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THE FRONT PAGE

THE Ottawa Agreement of 1932 coincided with a very radical change in the fiscal policy of the United Kingdom, a change from a policy of fairly complete freedom of importation to a policy of very moderate protectionism, mitigated by preferences to the Overseas Dominions. If the British change to protectionism is to be regarded as a part of the Ottawa Agreement—if, that is, we are to assume that had there been no Ottawa Agreement the British policy would have continued to be one of fairly complete freedom of importation—then most of the accusations which Mr. Moore brought against the Ottawa Agreement and which he applied to its successor, the Canada-United Kingdom Agreement of 1937, have a good deal of validity. That assumption appears to us to be too large.

Would Great Britain have remained a free trade country in 1932 if Mr. Bennett had not procured the convening of an Imperial Conference and the negotiating of the reciprocal preferences? We doubt it very greatly. Would Great Britain have returned to a free trade policy in 1937 if Mr. Dunning had firmly refused to engage in any preferential bargaining? We do not believe it for a moment. Is it therefore reasonable to talk as if the establishment of a British tariff against foreign wheat and other articles were a part of the Imperial pacts? It would seem not. The British tariff policy against non-British countries is an independent fact, brought into existence by conditions largely outside of the Empire. We may approve of it or disapprove of it, though it is difficult to see how a Canadian protectionist, or still more a Canadian autarkist (which is what Mr. Moore really is), can disapprove of it very strongly. But we have no right to discuss the trade pacts as if they and they alone stood in the way of the continuance of free trade in Great Britain.

The fact is that there is an intelligible case, the world being what it is, for autarky, or economic self-sufficiency, in any territorial area sufficiently varied in its capabilities to be able to produce all that it needs without too great a sacrifice of productive efficiency. There is a case, therefore, for autarky for North America—the United States and Canada, preferably with the addition of Mexico or some of the West Indies for climatic balance. There is a case also for autarky for the British Empire, and Mr. Moore does not dispose of that case by calling it "economic imperialism." (Why is economic imperialism worse than economic nationalism?) But there is no case that we can conceive of for autarky for Canada alone. The Dominion is too small in population, too large in area, too limited in climate, too specialized in existing productive effort, too near the pioneer stage in finance. In its forests it is a frontier territory of the United States. In its wheatfields it is a frontier territory of Great Britain. Fortunately it has in its power to combine both functions, but in these days only at the price of making bargains about its tariff. It is perhaps a little rough on the Tariff Board, with which Mr. Moore naturally has much sympathy, but after all the Tariff Board can do little about exports, and it is the promotion of export trade with which these agreements are chiefly concerned.

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NO PERPETUAL PRESIDENT?

PRESIDENT ROOSEVELT has said on several occasions that he looks forward to his retirement in 1941. In this clear, but not too final fashion he has indicated that he does not intend to shatter precedent by seeking a third term of office. Mr. Roosevelt is a wise politician. He knows that these are his most important years and he doesn't want the Republicans to spoil them. And if the Republicans got the notion that Mr. Roosevelt did have third term intentions they could make a lot of trouble for him. And that is what Mr. Roosevelt wants to avoid. Time enough in 1939 to see how the wind is blowing and perhaps to change his mind. In the meantime, when current problems are more pressing, he is spared the embarrassment of irate Republican Congressmen proposing a bill that would permit the appointment of additional presidents to the White House when an incumbent has neither the wisdom nor the sense of public duty to retire.

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INDIGESTIBLE DIGESTS

IT SEEMS that our ideas are always being anticipated. Last week we said something about the over-production of books and made a suggestion which we thought might deal constructively with the problem. Well, it turns out that an enterprising American gentleman was away ahead of us. A Mr. Walter J. Black, he has tackled the situation on the principle of compression so dear to the modern printing press and has produced "The Book Digest", the March issue of which gives you no less than ten books in condensed form, among them "The Autobiography of G. K. Chesterton", "Lancer at Large", "Mexico Around Me", "So You're Going to Have a Baby", "Listen for a Lonesome Drum".

We had thought at the time that our own small suggestion of the two-in-one book was rather on the radical side, but the boldness of Mr. Black's solution has left us gasping. Frankly, we think he has gone



"PRIVATE VIEW AND INTERVIEW," the painting by Franklin Arbuckle, A.R.C.A., which, to speak with restraint, is the most talked of canvas in the annual show of the Ontario Society of Artists now on view at the Art Gallery of Toronto.

a little too far. We admit that it is pleasanter to slip a copy of "The Book Digest" in one's inside pocket than to stagger home with an armful of books. This not only saves the wear and tear on the muscles of the arms and back, but prevents people from saying to you, "Oh, you're quite a bookworm, aren't you?" But so many books at one gulp! Mr. Black may have been able to digest them. But can

which it is not otherwise unlawful to disseminate.

There is no reason why similar methods should not be employed in Quebec to prevent the dissemination of other lawful ideas. The idea that the existing constitutional government of Spain is entitled to sympathy and non-military assistance from Canadian citizens is, for example, highly unpopular in Quebec, and the disseminators of it were not long ago suppressed by a combination of police action and mob violence—this in spite of the fact that that government is still, as the Germans rather peevishly pointed out last week, "recognized" by the Vatican. It is quite conceivable, and indeed very likely, that such propaganda will also be declared to be "disorderly"—for we assume that the definition of disorderliness will be left as usual in the hands of the Lieutenant-Governor-in-Council. The operations of the Salvation Army, which is tactless enough not to inquire into the religious affiliations of the persons whom it strives to benefit spiritually, have also at times been unpopular in Quebec, and the "barracks" may also come under the ban and be padlocked by order of the courts. We hesitate to predict that the same fate might befall some of the Protestant churches whose pulpits have been fulminating against Mr. Justice Forest's interpretation of the marriage law, but after all one never knows where these things will end. The device of declaring a thing to be disorderly without first inquiring whether it is disorderly has very large possibilities.

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NO NATIVE COMMUNISTS?

THERE is one curious feature about anti-Communist agitation which seems common to all parts of the country. This is the assumption that all Communists, or at any rate all dangerous and propagandizing Communists, must be foreign-born. Mr. Duplessis, in praising the speech of the federal Liberal member for Three Rivers on this subject, expressed the opinion that the real solution of the Communist problem would be found in the exercise by the Do-

(Continued on Page Three)

THE PASSING SHOW

BY HAL FRANK

IT'S been a hard winter for prophets of a hard winter.

The hounds of spring are on winter's traces
And ski enthusiasts are put in their places.
Old Manuscript.

Mayor LaGuardia must have felt quite safe in belittling Hitler. He knew that if the Germans declared war the United States would have to come to the assistance of New York.

A conservative correspondent who has been to the art galleries says he thinks it ought to be called surrealism.

Correct this sentence: "If I didn't make armaments, someone else would."

The Coronation is like any other party. After it's over they'll find that they forgot to invite some people they should have and invited a lot of people they shouldn't.

Business knows the difference between depression and prosperity. With depression it faces a standstill, with prosperity a sit-down.

The world is getting saner. We note that in the dispatch describing the attempt of a bull to gore Premier Mussolini there was no suggestion that it was secretly in the pay of Moscow.

Six months ago and the Italian press would have been screaming that the bull had been seeing a Red

The rights of property are sacred, Premier Hepburn said in declaring that the sit-down strike would not be tolerated in Ontario. More sacred even, we suspect, than the rights of contract.

A magazine writer says that civilization must be entirely rebuilt. It seems to us it would be simpler to trade it in for a brand new one.

Esther says that she has got her seat for the Coronation procession. It's in the tenth row on the aisle at her neighborhood movie house.

ANCHORED AGAIN

BY HUGH SHOOBRIDGE

CONFEDERATION was ultimately saved by the Canadian Navy.

Though disruptive forces had long been working there was no definite break until Alberta finally resolved that Social Credit was impossible without full fiscal and monetary authority. Mr. Aberhart announced her Sovereign Status after the second hymn.

Challenged to emulation Quebec proclaimed the Laurentian French Republic and enacted that the percentage of English speaking employees which could be employed by any Company therein was 16.78.

At the extreme East and West, British Columbia and the Maritimes were thus forced by geographical isolation to stand alone while firmly declaring their continued loyalty to the Crown.

• THERE remained, so to speak, a rump consisting of Ontario, Manitoba and Saskatchewan. The two prairie Provinces discovered a strong community of interest in which Ontario did not share and, moreover, Manitoba felt a distaste for Ontario beer. Thus it transpired that two more Sovereign States appeared in the North American Balkans.

An able cartoon depicted the Lady Canada gazing regretfully at the fragments of a beautiful bowl marked "Confederation" which was shattered at her feet. A skilfully pictured maid was a composite portrait of several prominent federal and provincial statesmen, and this repentant domestic was depicted plaintively saying, "It come to pieces in me 'and Mum.'" Soon it was found that something beyond a series of proclamations was necessary before a Dominion could be thoroughly unscrambled.

THEN this absurd Naval question arose. It began with British Columbia claiming in a nonchalant manner that with her frontage on the Pacific Ocean just across from Japan it was obvious she must fall

SPRING: A RONDEAU

BY F. B. M. COLLIER

THE Spring is here. The marsh trees sing.
Their oboe notes will quickly bring
The cloistered housefolk to the door
To hear the season's opening song.
The wild goose too is on the wing.
So Spring is here.

What if a morning time still cling
About the field pools like a ring?
The sun heats tree trunks to the core
Now Spring is here.
The air has sloughed its nettle sting.
The steaming earth begins to fling
Rare colors from its bursting store.
A thousand bird notes trill and soar
Until they warn both loon and king.
That Spring is here.

heir to the four destroyers and six mine sweepers; only then could Victoria and Vancouver sleep quietly in their beds.

The counter claims of the Maritimes were prompt and emphatic. Halifax and St. John simply howled. Brisk interchanges passed to and fro but eventually the basis of agreement began to emerge and the discussion seemed to have reached the last stages of a satisfactory horse trade. Then a new angle was introduced.

Simply and logically the Quebec delegates pointed out that the old Dominion had two languages. Quebec had fifty per cent. of them. Therefore fifty per cent. of the destroyers and mine sweepers should be on the St. Lawrence to protect the main stream of shipping and the metropolis of Canada.

THE example was infectious. Mr. Hepburn recalled that his railway now had a port on James Bay and something would be required to combat possible piratical enterprises of Senator Menghen. Manitoba was concerned about the valuable grain trade through the Port of Churchill and talked uneasily of Hitlerian raids on the elevator.

Mr. Aberhart made the only helpful contribution to the debate. Remarking that the newspapers would give him no credit he was nevertheless willing to renounce any and all naval claims in so far as Alberta was concerned.

Reams of paper were covered with figures—all the delegates feverishly doing sums in long division—but it always worked out that one of the new States would have 1.32 destroyers and 2.75 mine sweepers—or some other fraction equally unsatisfactory.

A D JOURNEMENT followed adjournment but the deadlock remained. One morning a delegate suggested that if all the new States were to enter in to a working union—"en égalité in status as it were and in no sense subordinate"—it might be possible to keep the Navy intact. The idea seemed to strike the right note and from that moment the conference never looked back. The spirit of compromise was very evident in the name of the new political entity—Le Communauté Credit of Canada. Although the constitution finally had several streamlined gadgets it was essentially in the tradition of 1867.

FRANCE HAS FOUND A REAL LEADER IN LEON BLUM

BY J. A. STEVENSON

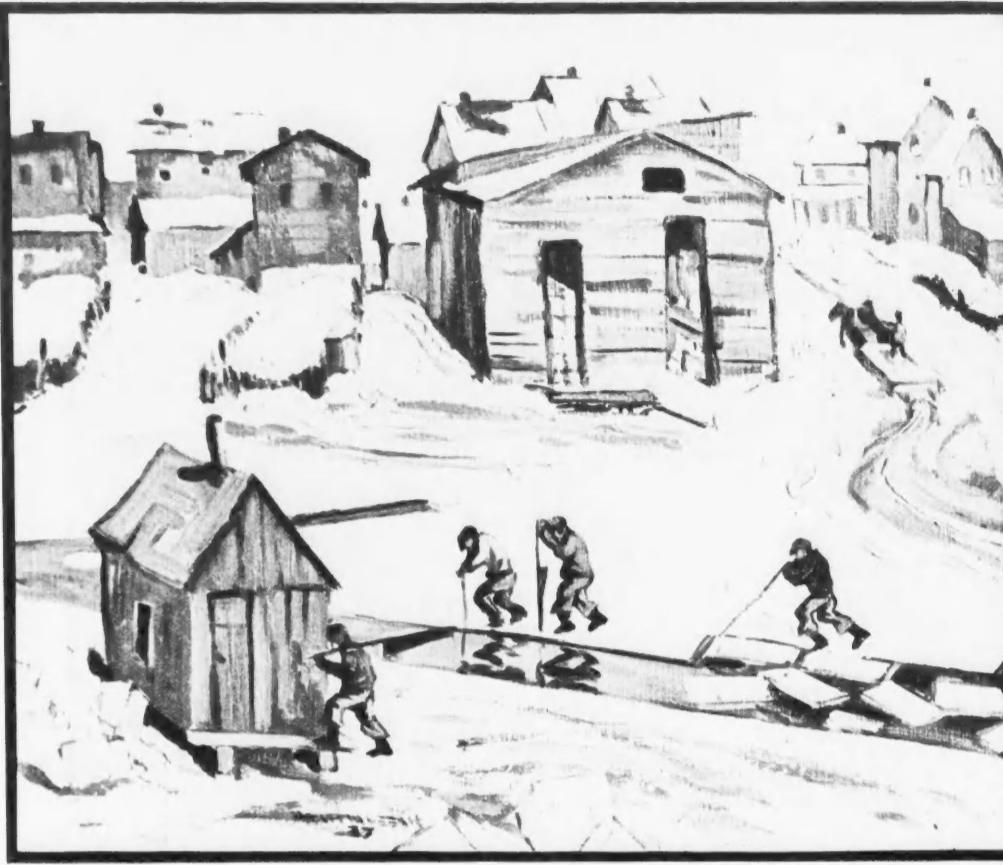
FRANCE has been passing through a severe financial crisis, but she seems to have weathered it, and her political life has achieved a reasonable equilibrium which seemed beyond hope of realization a year ago. The Fascist movement, if by no means extinct, has subsided for the time being, and there is visible a measure of national unity which enables France to exercise her proper influence in the councils of distracted Europe. For this welcome change the gravity of the Nazi menace, increased by the developments of the Spanish civil war, is partially responsible, but France has also reason to be thankful for the emergence in these critical days of a national leader of first-rate calibre in the person of Leon Blum, her Socialist Premier.

Of Jewish blood, he attained success at the Bar and through his professional work and skilful investments was long ago rated a millionaire. Moreover he is a singularly versatile and many-sided man whose strong literary and philosophic bent is attested by numerous books of social and literary criticism. A convinced Socialist from his youth upwards he was elected to the Chamber of Deputies at a comparatively early age, and making his mark there, he rose to the leadership of the Socialist party. He has long been one of the most prominent figures in French politics, but although he had an established reputation as an able parliamentarian and popular orator he was, before he was put to the test of office, regarded as too much of an intellectual and philosophic dreamer ever to make a practical statesman of the first order. Moreover when he assumed office last June he was 65 years of age and had never before enjoyed Ministerial rank, and it is a very rare occurrence for a politician of his age to reach a Premiership without any previous Cabinet experience.

BUT, when the Popular Front won a decisive victory at the polls he was, as the leader of the Socialists (the strongest unit in the alliance), the inevitable choice for Premier, and, although he failed to induce the Communists to join his Ministry he was able to construct a presentable Cabinet. And today the predictions freely made that his regime would be brief and damaging to France have been completely falsified, as his Ministry has survived longer than the average French Cabinet of recent years, and he himself, in nine months of office has abundantly demonstrated that he has the stuff of real leadership in him, and as now winning the commendations of experienced political critics, like "Pertinax," who are far from sympathetic to many of his policies.

HE HAS always specialized in foreign affairs and while he was fortunate in securing a competent successor for the Foreign Office in M. Yves Delbos, he has himself often undertaken the role of national spokesman about foreign policy in speeches, which have been notable for their dignity, courage and sincerity. In this field the paramount problem which he has had to face has concerned France's relations with Germany and so far he has handled them with an admirable blend of firmness and conciliation. As a Socialist he has an ingrained distaste of the Fascist ideology and the methods of the Nazi Government, and as a Jew he resents deeply its persecution of his co-religionists. But he has also behind him a fine record of advocacy of an accommodation between France and Germany which would end their age-long feud, and he is still ready to work for it. Indeed he has gone so far as to suggest that if Germany will let the abandonment of her aggressive designs against her neighbours and by genuine disarmament make an honest contribution to the appeasement of Europe, France will be ready to give Germany back some of her lost colonies and help her in other ways. But he has been persistent that the restoration of the colonies must be an integral part of some permanent settlement and so far there has been no satisfactory response from beyond the Rhine to this offer. But M. Blum is not prepared to eat humble pie in the face of German bullying, and early this week he won a striking diplomatic victory over Hitler in a bold stroke. When the French High Commissioner in Morocco early in January warned his Government that a landing of German troops in Spanish Morocco was inevitable in the near future, Blum at once instructed his Foreign Minister to show the German Ambassador in Paris the telegrams and tell him bluntly that if such an invasion occurred France would not hesitate to stand upon her treaty rights and employ overwhelming force to turn out the Germans. Thereupon Hitler, unaccustomed to such stern language from Paris, summoned a war council to his mountain retreat in Bavaria and, finding there that the German General staff were not willing to face the risk of war, quietly had the required assurances conveyed to the French Ambassador in Berlin.

THE Spanish civil war has confronted Blum with a very difficult problem. The sympathies of himself and his party are strongly with the Spanish Government, which is fighting for its life, and the Communist wing of the Popular Front in France has been from the start ardent for active intervention against Franco. When the civil war began last July, Blum converted his Cabinet to the policy of sending war material to the Spanish Government, but he soon realized that such a move would arouse the fierce opposition of the Rightist elements in France and dominate the conservative elements in the British Cabinet and among the British public. So he abandoned this idea, and in spite of the bitter protests of the whole Communist party and many Socialists, agreed to support the British policy of non-intervention. Doubtless, when clear proof was forthcoming that Hitler and Mussolini were giving open support to Franco with men and munitions, Leftist opinion in France became increasingly restive and clamant for counter-measures, but Blum has hitherto managed to stand firm and resist the pressure for a departure from the non-intervention policy. He and his Cabinet have bent their energies towards ensuring as far as possible that the Spanish Government gets a square deal, but the British Government has in this matter shown a very lukewarm spirit of co-operation, and lately there has been fresh evidence that the Germans and Italians have been continuing to make a farce of the agreement and use every loophole to evade it. Now France would find herself in



"ICE HARVEST," by H. L. Masson, of Ottawa, one of the paintings in the current exhibition of the Ontario Society of Artists at the Art Gallery of Toronto.

a very awkward position if a Fascist Government dominated by Italy and Germany were established on her southern frontier, and to a Socialist Ministry the prospect must be peculiarly abhorrent. So if Germany and Italy do not adhere honestly to the agreement reached France may yet feel it necessary to intervene decisively in the Spanish War even at the risk of precipitating a general conflict.

The Franco-Russian alliance was inherited by M. Blum from his predecessors but he welcomed it at the time of its completion and has done everything possible to strengthen it. It is, however, the *hôte*

of Hitler and his Government, who regard it as part of a malevolent plot for the encirclement of Germany and time and again Nazi spokesmen have declared that if France will only give up her Russian ally she can have a concordat of permanent peace with Germany. Furthermore there is a powerful element in Britain which hates the Russian experiment and which sympathises with the Nazis and it has been exerting its influence for pressure upon the French Government to abandon the Russian alliance and make possible a western security pact on the lines of the Locarno agreement. But even if M.

NOTES AND NOTABLES

THE name of Egerton Ryerson is easily the most important in the history of Ontario education, and there has long been an urgent need for an adequate record of his life. There was therefore unusually good reason for the "complimentary dinner" to Professor C. R. Sissons which took place at Victoria College last week, and which was a tribute to the author of an excellent volume, "Egerton Ryerson: His Life and Letters," just produced by Clarke Irwin and the Oxford Press. The importance of this work to the cause of Canadian history was duly recognized by Dr. Duncan MacArthur and Professor J. C. Robertson.

THE story of the authorship and production of the winning play in the Saskatchewan Regional Drama Festival is one of the little romances of prairie life. Four years ago, when the Banff School of Fine Arts was organized by E. A. Corbett, then at the University of Alberta and now national director of the Adult Educational Association, it gave much attention to dramatics. In 1935 a farmer and his wife, approximately sixty years of age, drove in a broken-down Ford car six hundred miles to attend the school. They carried a tent, a cooking stove, and some dishes, and set up their establishment on the side of the mountain outside Banff. They attended lectures and the farmer, who turned out to be an excellent stage carpenter, spent all his spare time making model stage sets, taking part in one or two plays, and cooking the meals for his wife, who spent most of her time making costumes and taking part in productions. Mrs. Bicknell, the lady, had a play called "Relief," which she had written and produced in the local school house at Marshall, Sask., a village of about seventy-five people, a few miles from their farm. It was decided to produce her play at the school. She and her husband took the leading parts. It is a drab story of drouth and despair on a western farm, extraordinarily realistic and touching. This play has won the first place at the Saskatchewan Festival and will come to Ottawa next month with Mr. and Mrs. Fred Bicknell, the authors and first producers of the play, in the leading roles.

MONTREAL is a very nice place, but it is two cities rather than one city. We found ourselves there the other Friday, on a night on which the "French" orchestra was performing, and we determined immediately to go to hear it, although its regular conductor, Wilfrid Pelletier of the New York Metropolitan Opera was absent and had handed over the baton to his assistant, Edmond Trudel. The papers announced that the concert would take place at the Plateau Hall. We

had not the slightest idea where the Plateau Hall might be, which is excusable as it is only a couple of years old and is merely the assembly hall of one of the largest French academy schools of the city. We were staying at one of the most definitely cultured and intellectual of the Montreal clubs, but one whose membership is predominantly English-speaking. It was dinner-time, and the club was full of friends and acquaintances, many of them ardent music-lovers and devoted patrons of the "English" orchestra. We consulted a score of them. Not one could tell us where was the place in which the "French" orchestra gave its concerts. Somebody said he thought it was a school, Industries search in the telephone book under "Ecole" produced an Académie du Plateau (which did not answer the telephone) with an address in Lafontaine Park. We drove out there. It proved to be right. But we decided that the English-speaking population of Montreal is as little bilingual musically as any other way. The concert was excellent. But it is unlikely that the Symphonie Fantastique of Berlioz is often performed in English-speaking centres. It is—or appeared to be in this performance—an extraordinary hodge-podge of ultra-Gallic sentiment and theatricality, occasionally redeemed with some brilliant and in its due daring orchestration. Oddly, the "French" orchestra played "God Save the King" with immense *emphasse*, whereas the English one doesn't play it at all. I learned from friends whom I met there that Sir Ernest MacMillan's recent visit as guest conductor was highly successful and was considered a great achievement for the *bonne entente*.

THE American National Academy of Design, or at least the Jury of Awards for its annual exhibition which opens in New York this week, no doubt is strongly of the opinion that persons born in Canada but becoming notable in the United States should wear tags. The Jury has just been through the rather embarrassing experience of having to rescind an award made to a Montreal-born Academy member, "Ripening Grain" by Frederick W. Hutchison, M.A., painted at Baie St. Paul, Que., last September, was ranked by the Jury for the second Altman Prize for the best landscape in the exhibition. On being informed that Mr. Hutchison was of Canadian birth and therefore ineligible to receive a prize reserved for an American-born painter, the Jury had to recall its decision and select another landscape. Mr. Hutchison, incidentally, was elected president of the Salmagundi Club at its annual meeting this month. An important canvas by him is in the permanent collection of the Art Gallery of Toronto.



JONAH AND THE LABOR WHALE

Blum were ever to contemplate such a step, his Socialist and Communist supporters would never countenance the abandonment of Russia to win the good graces of the Nazis and please certain British Conservatives. Moreover Blum has always maintained that peace in Europe is one and indivisible, and that if France bought off Germany by giving a free hand to work her will in Eastern Europe, she would pay dearly for her pusillanimity later on. So Blum and his Foreign Minister have been bending their energies to maintain and reinforce the bonds between France and other nations which want to preserve democracy and checkmate the Fascist dictatorships in their schemes of aggression, and in this they have been very successful, as Poland is once more firmly in the French camp and efforts of Germany to break up the Little Entente have failed. Furthermore, although there is a great gulf between the political and economic views of the Blum and Baldwin Ministries, relations between Britain and France are now more cordial and intimate than they have been at any time since the war ended. The advent of Blum to the leadership of France has ensured that the British Labor party, which wishes it had some leader like him, will back France against Germany to the limit, and he has contrived to win the confidence of Britain's Conservative Cabinet, which feels that he has done a great service in restoring the enfeebled morale of France and that she is now a reliable ally.

NOW this revival of harmonious cordiality between the Governments of France and Britain is bearing very valuable fruit at the present juncture. The Blum Ministry when it took office found the domestic affairs of France in a state of serious confusion, and it lost no time in tackling them with a courageous program of reforms, most of which were long overdue. It allayed industrial discontent, which found expression in the innovation of the "sit-in" (or "sit-down") strikes (now so popular in the United States) by passing measures for the general introduction of a forty-hour week, for minimum standards of wages at a higher scale, for compulsory arbitration in industrial disputes, and for other social reforms in which France had notoriously lagged behind her neighbors. It also wrested the control of the Bank of France from the little clique of plutocratic families which had kept it as their own closed preserve for generations, and transformed it into a governmental institution; and it brought under the jurisdiction of the state all industries engaged in the manufacture of armaments.

M. Blum and his party had when in opposition pronounced against the devaluation of the franc, but when fear of the results of socialistic measures resulted in a tremendous outflow of gold from France, and the outlook for the national finances became parlous, M. Blum recanted his opposition to devaluation and reduced the gold content of the French franc to about 70 per cent. of what it had been since 1928. This step brought temporary relief, as the Government had its budgetary position eased by the profits from its gold stocks, but other difficulties soon emerged. The extensive application of the forty-hour week and the wage increases decree have produced a rise of forty per cent. in production costs in France, and an inevitable consequence has been a sharp increase in the cost of living, which has virtually brought the real value of wages back to its old level. The benefits of the devaluation of the franc have been largely wiped out, and the Budget, which has had imposed on it a fresh strain from additional military expenditures deemed necessary in face of Germany's rearmament, is not within sight of being balanced. There has been some expansion of economic activity, but both employers and workers are dissatisfied and the flight of capital from France has lately been renewed on an ominous scale.

NOW it had become known to the British Government that Hitler, whose Ministry is faced with financial and economic difficulties as grave as those of France if not graver, has been calculating that there lay ahead for France this summer a serious economic crisis, which would produce acute internal dissensions and for a time paralyze France for effective action for the support of her allies. Hitler has been counting upon this temporary weakness of France as a heaven-sent opportunity for another of the spectacular coups say the summary incorporation of the German minority in Czechoslovakia in the Reich—which he has been in the habit of staging at intervals for the purpose of distracting public attention at home from the domestic failures of his policy. Britain wants time for the completion of her rearmament program before fresh trouble is stirred up in Europe, and so the decision has apparently been reached in London to buttress the weakened credit of France. Some time ago London bankers advanced 40 millions sterling to France on the security of her railways, and since this help has proved insufficient, fresh assurances have lately been forthcoming from London that further assistance will be available provided a genuine attempt is made by the Blum Ministry to enforce economies and secure a balanced budget. So the Blum Ministry has been enabled to avert a further devaluation of the franc and to beat off in the Chamber of Deputies a formidable attack upon its financial policies.

EX-PREMIER FLANDIN, who led the assault, contended that the Blum Government was leading France towards bankruptcy and a dictatorship, and there was some anxiety lest a wing of the Radical-Socialist supporters of the Ministry, who disliked some of its policies, might join the opposition in sufficient numbers to turn the Government out. But M. Blum faced the issue boldly and declared that so far from holding any idea of changing his policies he proposed to complete the announced program of the Popular Front and carry it further after consultation with the different groups which supported him. Moreover he told the Rightists and the Radical-Socialist wavers that if they adopted tactics of obstruction he would forthwith take the verdict of the voters. "The day," he said, "you are ready to go before the electors, we are ready too." The divisions which followed resulted in the defeat of the opposition's no-confidence motion by 361 to 211 and the passage of a resolution of confidence by 361 to 209. So the Popular front remains unbroke and M. Blum's personal position is materially fortified.

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minion Government of its power of deportation. But Mr. Duplessis must have read Mr. Gariepy's speech rather carelessly. Mr. Gariepy said that he had it on good authority that in the city of Montreal there were at least two hundred Communist clubs with active memberships, initiations, recruiting organizations and all the various means of propaganda. He also spoke of "tons of Communist literature" as being distributed in his own part of the Province. We find it quite impossible to believe that all of this activity is carried on by European immigrants and that the native population of the Province of Quebec has no share in it. But the native population cannot possibly be deported, even by the Dominion Government.

A Montreal newspaper is authority for the statement that French-Canadians constitute the largest racial group among Canadian Communists, a statement which seems not impossible in view of the proportion which French-Canadians bear to other races in the general population. There is a factor in the situation which suggests that the movement may be politically less dangerous and more moderate in that part of Canada than elsewhere. This is the circumstance that with the exception of Communism, practically no form of organized association is open to the French-Canadian in his native Province except those which are under the direct control of the Church, so that there is probably a tendency for many types of religious revolt to seek shelter in the Communist groups without being necessarily much imbued with the Communist political philosophy.

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"FOR GENERAL ADVANTAGE"

THE veto power is of course merely a negative power, and its resumption would do nothing to meet the need for an increase in the positive powers of the Dominion to deal with subjects which should have been recognized as belonging to it under Commerce but have mistakenly been attributed to the Provinces under Property and Civil Rights by a long series of court decisions. Mr. Cahan's suggestion for dealing with this part of the problem is to say the least of it startling. He advises a greatly extended use of the federal right to declare any "works," even though "wholly situated within the Province," to be "for the general advantage of Canada or for the advantage of two or more Provinces of Canada." This appears to us to be an even more dangerous method of invading provincial territory than the treaty-making method unsuccessfully attempted by the Government of which Mr. Cahan was a member. The men who drafted the British North America Act were undoubtedly thinking of "works" in the sense of undertakings with a public purpose, such as railways, canals, telegraphs and the like. It would, we think, have amazed them to have it suggested that this clause could be used to justify, after the NRA fashion, a proposal to extend the federal authority over fried fish shops, village cobblers and the clothes-cleaning industry. Nevertheless the mere existence of this clause is evidence that the authors of the Constitution were perfectly willing to entrust the Dominion with a very great and uncontrolled power of invasion of the provincial jurisdiction, and we could devoutly wish that the Canadian people had shown in subsequent years an equal confidence in the wisdom of their national rulers. In one of his most important conclusions Mr. Cahan was absolutely right, when he said that the growth and expansion of the "living tree" of the Canadian Constitution would be determined by the gradual development in this country of an informed public opinion, which, no matter where the process of amendment and interpretation may be placed by the actual language of the law, must inevitably in the long run be the determining factor in that process.

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A DISAPPEARING TYPE

THE death of Colonel Charles Hanbury-Williams, the "Raconteur" of the Montreal *Gazette*, has deprived Canada of a journalist and literary artist of unique character. The weekly "column" which he contributed to the *Gazette*, and which actually ran to anything between three and five columns, owed its appeal to the same qualities which give their value to the much more condensed "columns" of the current fashion in journalism, namely a rich and varied personality and a fund of knowledge drawn from intimate contacts with a great number of colorful and inspiring individuals. His versatility was amazing, and he was equally at home in a three-column discussion (not in the least like a review) of the latest book by Grey Owl and in an equally extended series of observations upon the character of the German soldiery in the wars of 1870 and 1914, or the peculiar tastes of the Indian Maharajahs in the matter of curry and chutney. To read him was like sitting with a small group of highly distinguished members and visitors around the best fireplace in the best club in Ottawa or New York or London or Budapest, with coffee and brandy following an excellent dinner. Such club gatherings are becoming distressingly less frequent in these hurried and unsociable times, and it is to be feared that the supply of "Raconteurs" is also diminishing. We doubt whether even the *Gazette* will be able to find a successor to Colonel Hanbury-Williams.

THE FEDERAL VETO

MR. C. H. CAHAN of Montreal, a very eminent lawyer, a former Secretary of State, and at one time an important contender for the leadership of the Conservative party, put his finger on what we firmly believe to be the weakest point in the political thinking of the people of this country when he told the Montreal Canadian Club that the veto power of the Dominion over provincial legislation should never have been allowed to pass into desuetude. "There is," he said after discussing various proposals for the enlargement of the federal power, "one other power vested by the British North America Act in the Dominion Government, which, in the days of Sir John A. Macdonald, Edward Blake, Sir Oliver Mowat and Sir John Thompson, was regarded as vital to the preservation of national unity and national interests, and that is the power and undoubtedly right of the Dominion Government, in the exercise of its sole discretion, to veto and annul any provincial statute which is deemed prejudicial to affect the national interests. In these later days successive governments of this Dominion have been so anxious to retain popular favor and so assiduous to maintain electoral support in each and every province, that they have not had the courage to exercise this veto power; but I sometimes think that its occasional exercise by the Dominion Government for the preservation and maintenance of national interests would enlist widespread popular approval and ensure for that government increased electoral support."

As regards the present state of public opinion on this point we think Mr. Cahan is entirely wrong. Canadians have been habituated for nearly half a century, by their ablest and most trusted leaders, to regard provincial rights as the corner stone of the arch of national unity, and to distrust any use of the

ON THE AFFAIR AT SARNIA

BY F. A. BREWIN

"A LI. hell has broken loose." With these striking words the Toronto *Star*'s correspondent, Eric Gibbs, prefaced a graphic account of the two-hour battle which raged on Wednesday, March 3, at the Holmes Foundry just outside of Sarnia, Ont.

And yet so inured to outbreaks of violence in other parts of the world have we become that most of us remained fairly calm and only vaguely interested when we read the news of violence nearer to home. The story is nevertheless worthy of careful consideration. The ensuing account is taken exclusively from reports in the three Toronto daily newspapers, and is necessarily incomplete.

On Monday, March 1, a small majority of the four hundred odd employees of the Holmes Foundry, a plant which manufactures automobile parts for Fords, presented to the managers demands for an eight-hour day, a five dollar day and improved sanitary conditions. The demands refused, a sit-down strike was called. Newspaper-readers will recognize that this was not a strikingly original procedure, although it may have been misguided and illegal. Sit-down strikes carried out on a vast scale throughout France and in the U.S.A. have proved an effective weapon for labor in the disputes that arise between employers and employees. In both these countries one might guess that as in Canada the strikers were guilty of illegal trespass. What was novel at Sarnia then, was not the sit-down strike but the manner of its termination.

On Tuesday night, March 4, at "Smoky Joe's," a local restaurant, plans were made for the forcible

ejection of the strikers. Who organized this meeting or participated in it does not appear.

The secretary of the company and superintendent of the plant knew of the meeting and its plans. He discouraged the proposed violence, though again one does not know how. This discouragement was not effective. Next morning at 9 o'clock a crowd of about 300 advanced upon the plant armed with blackjacks, clubs, mallets and other weapons. Montgomery, a union organizer or "agitator" from Hamilton, was found outside the foundry. In the words of the *Star* correspondent again who was an eye-witness of the scene: "The crowd milled around the solitary figure raining blows on him until he fell to the ground. 'Run him out of town!' screamed the mob, many of them mere youths."

THE main attack on the one hundred or so strikers in the plant then developed. After using a truck to wrench off a door, an entrance was made with hammers, crowbars, blackjacks, bullwhips and other weapons. After two hours fighting the strike-breakers were victorious and succeeded in dragging the strikers off the property. Here the Sarnia police, who had been present but who had been content to direct traffic and who had, in the *Telegram* reporter's words, "kept spectators in order," lent a hand and conducted the vanquished strikers to hospital if their condition required it and to jail if it did not. The Sarnia police authorities have explained that the foundry, being in Point Edward, across the street from Sarnia, and their insurance against injuries extending only to

practically that the strikers were out. "We can't have our men beaten up by other employees," he said.

Charges of petty trespass were laid against the strikers and they were held without bail and duly convicted, with sound rebukes from the magistrate, but with suspended sentences only. The magistrate remarked that most of the accused appeared to have suffered already. No charges have been laid against any of the strike-breakers.

The Prime Minister of Ontario, questioned in the Legislature about the affair, replied that sit-down strikes are illegal and that he had no sympathy with them. "I have," he added, "more or less sympathy with those who attempted to eject the sit-down strikers."

WE HAVE been proud, in this Province, of our British traditions of the peaceful settlement of disputes. We have felt self-righteous about the absence from this country of the atmosphere of violence which has embittered the whole body politic of less fortunate states. Should not liberal opinion, recognizing the dangerous precedent of Sarnia, require the Attorney-General to institute an inquiry into one or two questions? Who were the directing minds at Smoky Joe's the night that violence was planned? How did the management discourage violence? Could the police by vigorous actions have prevented the outburst? Should or should not some of the strike-breakers have been required to face the test of legal prosecution as well as the misguided foreigners who embarked on the sit-down strike?



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Sarnia, they prudently stayed within their own jurisdiction.

One of the participants gave the *Telegram* representative an excellent account of the battle. "The bars on top of the wire fence, he said, had been pretty well decorated by this time. There were sleeves and torn jackets and pantlegs and everything hanging from it." The injuries included a broken back, fractured ribs and ankle, a fractured skull, a fractured leg, serious head injuries, and so on.

It is suggested that racial prejudice was an element of importance in the battle, and that the strikers were described in the battle-cries of the strike-breakers as "Hunkies and Wops." However some good Anglo-Saxon names appear in the list of injured and arrested strikers.

It was also suggested that the battle was a battle between two factions of employees. It is interesting to record that the superintendent of the plant, who was on the scene, stated that he did not recognize the ejecting forces as his employees.

WHAT happened afterwards? Production started the next day, with many men getting jobs who had no previous connection with the plant but who helped the strike-breakers.

By way of contrast the superintendent stated em-

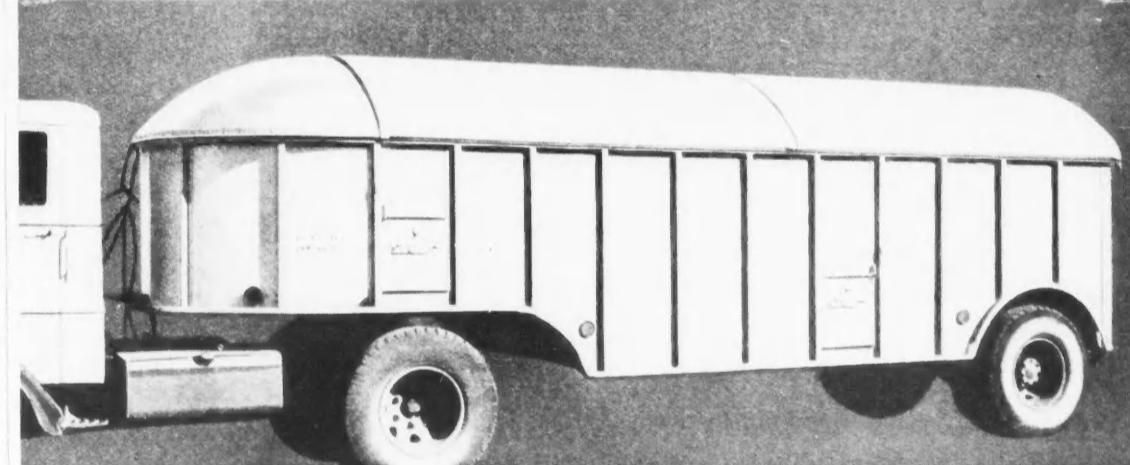
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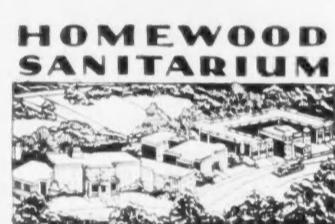
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'RAH FOR INDEPENDENCE!

BY RIDEAU BANKS

TO THE fact that consistency is no less a jewel in Parliament than any place else—but is only more difficult to find there—may be credited the deep impression which the present session's performance of one W. H. Moore has made upon the House of Commons.

It is a matter of record that his recent vote against the Government on the major occasion of the Conservative want-of-confidence amendment to the Budget has furnished none-too-ambitious federal legislators with a much-needed pattern of consistency which is still being talked about wherever two or three M.P.'s gather together—with a definite note of reproach in the voices of the straight party men.

The fact that his vote is being so discussed may be somewhat of a commentary upon Parliament. It is no less a commentary upon Mr. Moore and the definitely unique position which he holds upon Parliament Hill. If the phrase "elder statesman" were ever to have a fitting application in its best sense, it would be bestowed not upon any of the men who are his seniors in years in the House, but upon him, on the grounds that his is a maturity of experience which few other members of the Commons share.

FOR "Billie" Moore has lived, in the philosophic sense he may not know what life is all about. But as a day-to-day experience he has had a varied time of it which leaves him with some claim to be regarded as an authority upon its practical problems. University to him was just a kindergarten. His term as a learned lecturer in economics which immediately followed was still, comparatively to what followed, a juvenile state. He really commenced to be educated when he entered the employ of that indomitable partnership which ultimately enforced its will and gave Canada a third transcontinental railway where two was more than enough—the great partnership of Mackenzie and Mann. What Moore learned there of corporatism, finance, governments—and Scotch shrewdness and determination could not have been other than a liberal education. At any rate, it left "Billie" Moore a political liberal. Then he topped it all off with a postgraduate course as Chairman of the Tariff Board under a previous Mackenzie King administration. And that changed his views. He was still a liberal. But not a political one. He became a liberal in the same sense that C. H. Cahan and R. B. Bennett are liberal, with a greater resemblance to the former than to the latter, whose recent social reform program he would regard as savouring too much of planned economy.

This rich background and his own capacity for mental growth and originality have made Mr. Moore a towering figure. What is more, he towers physically as well as intellectually—or, rather, he has massive shoulders which round slightly and a great head with a pair of piercing eyes surmounting them which give him an impression of height. More than anyone else on Parliament Hill he has something definitely Jovian about him. To see him, for instance, ignoring the service of a harassed staff at a rush hour in the Parliamentary restaurant and serving his own plate from the cold meat buffet is to see Zeus himself carefully selecting the meats fit for the greatest of the immortals while to the lesser gods is distributed plain Olympian fare.

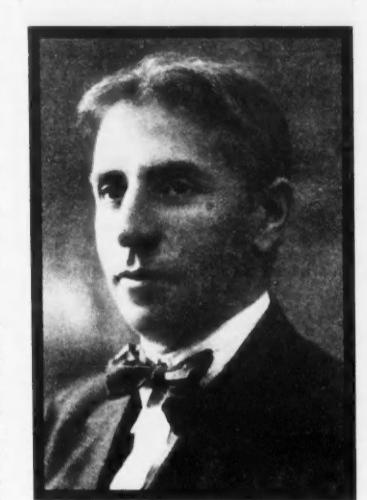
MR. MOORE quoted, however, the statement which Mr. Bennett made towards the commencement of the recent depression, to the effect that no Canadian would be allowed to go without the necessities of food, clothing, fuel and shelter. That declaration has since been the policy of the federal administration down to the present day, and Mr. Moore made it the foundation of his argument against the present Liberal Government. No country which thus took care of its citizens and assumed responsibility for them, he contended, could enter into free competition with nations which undertook no such obligations. Although he did not say it directly, what Mr. Moore was driving at was the issue which Mr. Bennett raised earlier in the same debate when he suggested that the Government, before it staked the fortunes of the country wholly on a gamble for export trade, should consider carefully whether or not Canadians were prepared to compete with the living standards of the great exporting countries such as Japan, Germany, Czechoslovakia and—to an increasing extent in natural products—Russia. Mr. Moore, whose status as a Liberal in the best sense of the word cannot be challenged, does not regard such a course as Liberalism; he regards it as folly.

And he has voted in accordance with his beliefs. Of course, it is a trifling embarrassment to the Ministry. But the government is able to find consolation in the thought that it might have been worse. For instance, the French-speaking Quebec members might have voted in accordance with their beliefs on the defence issue.

In the first place, Mr. Moore does not believe that a parliamentarian's views should change with party expediency and that black should suddenly become white simply because one happens to be sitting to the right instead of to the left of the Speaker. He voted against the British trade agreement in 1932 not because the

Liberal Party did, but because he sincerely disbelieved in the pact. And as the only change in the situation this year was that the agreement was being sponsored by a Liberal instead of by a Conservative Government and that he was sitting on the Opposition side of the House, he voted again against it. Such consistency is so rare in Parliament as to make news. Naturally, it is widely derided and cordially denounced.

Mr. Moore's vote, however, was cast on a more fundamental issue than that of his opposition to what he termed tariff-making by treaty. On that point he would carry the private concurrence of a great many



COLONEL GORDON S. HARRINGTON, K.C., former Premier of Nova Scotia and present Leader of the Opposition in that Province, whom Hector Charlesworth describes on the next page as a possible successor to Rt. Hon. R. B. Bennett as leader of the federal Conservative party.

people on Parliament Hill, and it is a point which does not lack importance. As he explained it, trade-treaties are too often made for political effect, the tariff changes which they bring about are of vital importance to Canadian business. What Mr. Moore was really driving at in this connection was the point which impressed him during his administration of the Tariff Board as of vital importance to the stability of Canadian prosperity, namely, that tariff changes should not be made politically or at the whim of an administration, but scientifically, after a careful examination of their prospective effect upon the economy of the Dominion.

This rich background and his own capacity for mental growth and originality have made Mr. Moore a towering figure. What is more, he towers physically as well as intellectually—or, rather, he has massive shoulders which round slightly and a great head with a pair of piercing eyes surmounting them which give him an impression of height. More than anyone else on Parliament Hill he has something definitely Jovian about him. To see him, for instance, ignoring the service of a harassed staff at a rush hour in the Parliamentary restaurant and serving his own plate from the cold meat buffet is to see Zeus himself carefully selecting the meats fit for the greatest of the immortals while to the lesser gods is distributed plain Olympian fare.

TO GIVE our discourse the proper atmosphere of official authority, we close with two extracts from the past week's House of Commons Hansard:

(1) Snapshot From Quebec.—Wilfrid Gariepy (Liberal, Three Rivers, urging more French-speaking employees in the Civil Service): Just picture an auditor not being able to speak a word of English being sent to audit books in Toronto. He would not last two hours; he would soon find himself in the water of Lake Ontario. We, too, have water in the St. Lawrence and, Mr. Speaker, it is deep.

(2) For Liberals Only.—L. A. Mutch (Liberal, Winnipeg South): I am persuaded that most of the "isms" of the world are bunk. They miss the vital truth that the actors in this world drama are men and women. We can never really face up to the problems of society until we learn to think and speak and calculate in terms of men and women. The weakness of every "ism"—I exclude Liberalism—is that it puts the emphasis on the system and its machinery, and disregards the human factor. We must ask and answer this question: Are we men or are we puppets? If we are men, then it is we who matter and not the system.



BEFORE leaving the subject of parliamentary consistency with which this treatise started before it branched out to consider a vital question of national policy, however, it would be wholly inappropriate to overlook the stand for consistency which one of the abler back-benchers in the Commons took before the recent budget debate closed. He was A. M. Edwards, Conservative M.P. for South Waterloo, and he protested vigorously against the restoration of the five per cent. salary deduction to Members of Parliament and to civil servants. In so doing he contributed a new and original note to the hip-service which the Federal statesmen have been rendering the ideal of governmental economy for several years now. Mr. Edwards not only believed that the government should economize; he was prepared to take some of his own medicine himself. Few members in recent sessions have given the Chamber a clearer picture of the financial rocks towards which the Dominion is surely drifting unless those in charge of the ship of State change her course. Particularly did he deal effectively with the loose notion that the late war, with the depression superimposed upon it, has been responsible for the strain which the Federal treasury has been bearing. That idea, in recent years, has been the stock cloak for every administrative extravagance which has ultimately burdened the taxpayer. Mr. Edwards went back to only 1926, which was a reasonably normal year, to show that Federal expenditures then were only \$335,000,000 annually—considered a huge figure at that time—and that they have increased by almost \$200,000,000 annually since. The point which he made was that the depression, which has been the only major occurrence since that time—with the exception of the years of prosperity from 1926-1929—did not constitute a convincing explanation of a \$200,000,000 increase in the country's annual budget.

The House has heard many speeches less worthy of its earnest consideration at the present session than Mr. Edwards'. He not only hit the nail on the head but also drove it home on the question of continuing unemployment when he asked how industry could be expected to distribute more in wages when it had to pay out so much in taxation. And when he said that neither members of Parliament nor civil servants, so far as their financial rewards are concerned, have ever known that a depression existed—the cost of living having fallen to a greater degree than their salary deductions—he spoke the plain truth and shamed the legion of Parliamentarians who pounded their desks in applause when the Finance Minister announced the restoration of their wage cuts. Altogether, it was too good a speech to be wasted. It was one of those which members of the Government would do well to read and ponder. A ground for hope in this regard was the careful attention with which Finance Minister Dunning followed it during its delivery.

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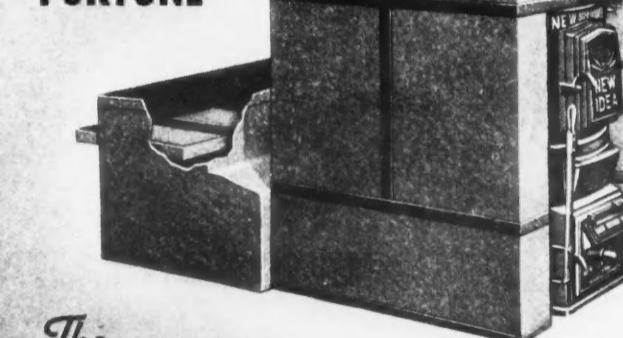
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NOVA SCOTIA CANDIDATE

BY HECTOR CHARLESWORTH

AT PRESENT there is much informal discussion within inner circles of the Conservative party as to the shoulders on which the mantle of Federal leadership will fall if and when Rt. Hon. R. B. Bennett decides to retire. The question will not become a vital one until next autumn at the earliest, for opinion is unanimous that the present leader of the Opposition in the House of Commons should help represent this country at the Coronation next May. The position of Mr. Bennett is said to be that he is willing to serve the party as leader so long as the party desires him to continue but does not desire to contest the next general election. Those who know him best report his view to be that when the day of battle approaches the interest of the party would best be served if the leadership were in the hands of a younger man.

In the political history of Canada Mr. Bennett occupies a unique position. No other party leader has experienced so sweeping a defeat as was his lot at the general elections of 1935 without encountering within his party an immediate demand for his retirement. There has been no such demand in the case of Mr. Bennett, mainly for the reason that looking back on his regime most people realize that though no politician, and deficient in the arts of popularity, he was every inch a statesman; never more so than during the present session. But it is known that the minor business of politics, of which nearly all leaders grow weary, is extremely irksome to him. The past ten years have been entirely different from the plan of life which he had earlier laid down for himself. He had hoped to retire from active affairs at about sixty and live in the South of France, a region he has loved for many years, revisiting old friends in Canada every summer, but, as he has been known to say when oppressed with the cares of the Prime Ministership, "Look at what I let myself in for!" Nevertheless he has the satisfaction of being honored in defeat in an unexpected degree.

MR. BENNETT will be 67 years old this coming summer, and is not credited with a desire to die in harness. It is even said with considerable weight of authority that he has made a personal choice as to the succession, but when the day for choosing a new leader arrives it is unquestionable that several names will go before the convention. This was the case at the last great national convention of the party in September, 1927. Hon. Howard Ferguson could have had the leadership but declined it, and before the actual balloting started the names of Hon. Hugh Guthrie, Hon. C. H. Cahan and Hon. Robert Maitland were strongly urged in addition to that of the member for West Calgary.

Among the names submitted will almost certainly be that of Colonel the Hon. Gordon Sidney Harrington, K.C. LL.B., who was Premier of Nova Scotia from August, 1930, until the defeat of his party in the provincial elections of 1933. Already Colonel Harrington's name is being quietly discussed in party circles at Ottawa, Montreal and Halifax, although little has been heard of him in Ontario and points West. Though his fame is mainly confined to Eastern Canada his administrative experience has been exceptional, and to two important elements of the electorate throughout the country his name is well known—labor men and ex-service men. The latter especially recall him as the official in charge of the demobilization of Canadian forces overseas on the conclusion of the Great War.

IF THE late Sir Edward Kemp, who in days gone by played a very active role in the inner councils of the party, were still alive, he would be actively supporting Colonel Harrington, who was his Deputy during the last two years of his service as Minister of the Overseas Military Forces of Canada. A more arduous administrative post than that of Deputy at Argyle House during the months immediately preceding and following the Armistice it would be difficult to imagine and the young Nova Scotian who had celebrated his thirty-fifth birthday three months before the close of hostilities won at that time the unqualified admiration of his chief.

Colonel Harrington was born on August 7, 1883, at Halifax, son of a distinguished citizen, Charles Sidney Harrington, and was educated at the alma mater of many notables, Dalhousie University. There he took the degree of LL.B. and shortly after graduation entered the practice of law in the coal mining town of Glace Bay, adjacent to Sydney, Cape Breton. Politically he has been affiliated with that beautiful section of Nova Scotia ever since. In 1913 at the age of 30 he was elected Mayor of Glace Bay, and on the expiration of his term in 1915 went overseas as a junior officer. He was on active service until the spring of 1918 when he was recalled from the lines to serve as Deputy under Sir Edward Kemp at Argyle House. Before he finally retired from military service in 1920 he was gazetted a full Colonel. A man of easy manners and authoritative personality, with a sympathetic knowledge of soldier psychology, he had proved a most valuable find.

THE real test of his capacity came with the Armistice. The problem of what should be done with Canadian soldiers restless for a holiday and a good time after the high tension of battle and trench fighting was a most difficult one in all countries, and especially for the staff officers of the British Dominions in charge of forces whose homes lay across the seas. Shortly after the Armistice Canada's own War Council, including Sir Robert Borden, Sir Clifford Sifton and other eminent gentlemen, reached London, and the question arose whether the Canadian battalions should be demobilized in England with transportation to Canada provided or kept together as units under military discipline to be demobilized at the headquarters of the various military districts in Canada where they had originated. This latter plan was in

beliefs in collective bargaining. Col. Harrington's familiarity with all the problems involved and his legal work in behalf of labor leaders during the period of anti-Russian hysteria made his name an honored one in labor circles throughout Canada.

When two or three years later, Hon. Edgar N. Rhodes gave up his seat at Ottawa to accept the leadership of the provincial party, he at once sought the co-operation of young and active men. In the campaign of 1925 when Mr. Rhodes defeated by a very large majority a Liberal administration which had held office for four decades, Col. Harrington was chief lieutenant. He was elected for the riding of South Cape Breton and has ever since held that seat. When Mr. Rhodes formed his Cabinet he became Minister of Mines and Public Works.

The record of the Rhodes administration during the period between 1925 and 1939 was remarkable. It took Nova Scotia out of the rut, reduced its governmental structure to a more workable and economic basis, developed tourist resources and carried progressive methods into every department of government. In 1939 when Mr. Rhodes went back to Ottawa in the Bennett administration Col. Harrington succeeded him, and like all leaders of Governments throughout Canada who faced the electors within the ensuing five years found himself without a majority on election night. Since 1933 he has continued as leader of the Opposition at Province House. As a lawyer with knowledge of the vexed question of provincial rights he probably had his own doubts as to the permanence of the Commission. From the outset, though he had consented to try and administer the Act as passed by Parliament, he had seen breakers ahead even if it should be held valid. The danger lay in the

local session of 1936. During the Federal session of 1935 Parliament passed one of Mr. Bennett's "New Deal" Acts which created the Employment and Social Insurance Commission. The duty of this Commission was to establish a system of unemployment insurance throughout Canada to which employers, employees and the Government would contribute. Mr. Bennett, recalling Col. Harrington's administrative experience and special knowledge of labor problems, asked him to come to Ottawa and take the position of Chairman, and he accepted. His principal colleague was Tom Moore, at one time head of the Carpenters' Union but for many years President of the Dominion Trades Congress.

After the defeat of Mr. Bennett and the formation of the King administration it was announced that the validity of the Act creating this Commission would be tested by an appeal to the Supreme Court of Canada and ultimately to the Privy Council and within the past few weeks it has been declared ultra vires. But Col. Harrington had not waited for the result. After a few weeks of marking time he resigned and returned to Halifax and resumed his position as leader of the Opposition at Province House. As a lawyer with knowledge of the vexed question of provincial rights he probably had his own doubts as to the permanence of the Commission. From the outset, though he had consented to try and administer the Act as passed by Parliament, he had seen breakers ahead even if it should be held valid. The danger lay in the

provision that employees should make compulsory contributions toward unemployment insurance from their weekly wage envelopes. The plan was wholly in accord with traditional trades union policy, but in most industrial areas of Canada, and especially in the mining regions of Nova Scotia, radical labor organizations like the United Front party have arisen. These utterly reject trades union ideas and hold that unemployment insurance should involve no impost on the worker; that the cost should be met through general taxation levied on the capital invested in industry. What was to be feared was that in an industry like the British Empire Steel Company where the employees are half trades union and half belong to more radical organizations, the latter would call a strike, so soon as compulsory contributions were taken from their pay envelopes, and tie up the whole industry. It was to be feared that employing corporations would themselves oppose the operation of the new Act as menace to deliveries and a deadlock in the Commission's activities would ensue. For these reasons apart from any political considerations Col. Harrington was no doubt glad of an opportunity to resign.

In presence Col. Harrington is tall and lean with a commanding countenance, and the fine deliverance and vocal quality which seems to be the special inheritance of men trained in that ancient nursery of public men, the Province House at Halifax. Though not a "back-slapper" he is a good mixer and a good story-teller.



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NOT A VERY PREPOSSESSING PLACE, this lumber-strewn old basement just when its metamorphosis was being started. Nevertheless, like every other basement, it had a wealth of potentialities.



AND HERE IS THE SAME BASEMENT—fresh from the hands of the builder and the decorator—transformed almost magically into an attractive recreation room of generous size.

Courtesy: Johns-Manville Co., Ltd.

THE NEW USE OF BASEMENTS

BY HUBERT DALE

THERE are other contributory factors: the strides that have been made in the damp-proofing of foundation walls, for instance. That in itself directly promotes pleasant and healthful conditions in a basement. But there is another big factor: and that is the discovery that modern wallboard provides a splendid and long-wearing finish for basement walls. For one thing, wallboard supplies insulation, and it also tends to deaden sound—two important considerations in connection with any basement recreation room! Not only is wallboard eminently satisfactory from a practical standpoint—that is, saving in money, time and labor—but it is equally satisfactory on aesthetic grounds: because its quiet, neutral hue is sufficiently restrained and restful to offer an ideal

background for the colorful furnishings that almost inevitably find their way into any reception room.

That old law of supply and demand! Anyway, cement floors probably came first, and reliable cement paint second. The important point is that a basement floor of cement can be made practically dustless—and as easy to care for as a hardwood floor—by the use of paints especially prepared for use on cement. Asphalt tile is another flooring in popular demand for use in basements. Being impervious to dampness, pleasant underfoot and easy to maintain in immaculate condition, its use naturally is keeping right in step with the ever-growing

installation of basement rooms dedicated solely and wholeheartedly to recreation.

And, now that loans for home modernization are so readily obtainable under the working of the Home Improvement Plan, many a dingy, out-dated old basement will emerge with new beauty and new utility ere next autumn sounds the knell of summer outdoor sports and drives "the world and his wife" indoors for their winter-long entertainment.

BASEMENTS are marching along B these days. In fact, in many cases they are stepping out far and away ahead of the other floors on which it long has been customary for a home-owner to expend much interest. And all because at long last householders from one end of the country to the other have discovered that a basement has marvellous recreation possibilities.

For one thing, the comparative isolation of a basement rather invites complete freedom—for fun that easily may become a bit riotous, laughter that may become boisterous—without encroaching in the least on the relative quiet prevailing in the upper part of a house. No wonder, then, that every other base-

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BISHOP INTO CABINET

BY C. F. STEELE

THE cabinet of the Social Credit province of Alberta has been changing rather drastically of late and with the resignation of Hon. C. C. Ross, Minister of Lands and Mines, there came a promotion for a young former school teacher, Nathan Eldon Tanner.

Mr. Tanner was "Mr. Speaker," and good one. His elevation to cabinet standing by Premier Aberhart was no surprise, although to succeed to the portfolio of Lands and Mines is a pretty big job for a young man 38 years of age without technical training. Under this department falls Alberta's expanding oil industry which makes the portfolio one of the most important in the government.

"I have 300 employees under me in the department—that reminds me that I have a big job," said the young minister, "but I have been given splendid co-operation and I have appreciated it. Moreover, no one need fear—operators, investors or the people of Alberta. We will strive to foster the development of our natural resources along sane and progressive lines."

Hon. N. E. Tanner was a popular Speaker of the House, popular with all parties. He was fair and reasonable, amiable yet maintaining a quiet dignity befitting the office. As a school principal, he early came into contact with Premier Aberhart and the Social Credit movement and won

MODERN CULTURE

WE HUNGER for the good old days. When we'd never heard of Aryans. When workers did not try to phrase themselves as proletarians. When party names had simmered down. To simple Grit or Tory, And Queen Victoria used to frown On any risqué story.

Alas! Today we have to learn A new vocabulary Of words for which in vain we turn To Webster's dictionary. For even the cobbler who soles a boot Or the tailor who mends your breeches, Has thrust his probe to the very root Of misbegotten riches.

The kiddies all understand the trick Of gold devaluation, And Aberhart learns from the Bolsheviks. The art of repudiation; No longer infants eyes peruse, With crude delight, the comics, For babes and sucklings are taught to use The patter of economics.

We might perchance find a way to beat The troubles from which we suffer, If only the common man on the street Were more of a simple duffer, Who never attempted to bother his head.

Over social evils torrid, But endeavored to earn his daily bread By the sweat of his sun-tanned forehead.

By John R. Lynch, in the Fort William Times Journal.



HON. N. E. TANNER, Minister of Lands and Mines for Alberta.

THE BOOKSHELF

BY HAROLD F. SUTTON

SOMETHING OF KIPLING

RUDYARD KIPLING'S memoir, "Something of Myself" (Macmillan, \$2.00) is so pleasant that one regrets its slender bulk. It is barely more than an outline of a life that was brimful of activity and full of choice encounters. Provokingly brief are the appearances of such personages as Sir Edward Burne-Jones, Sir Walter Besant, William Morris, Cecil Rhodes, Sam Maclure, Frank Doubleday—we would learn more of them as they impressed the author, as we would learn more of his magnificent parents. For what do we know of Kipling who only Kipling know?

But lovers of Kipling will be grateful for any concession. This book will gratify their curiosity about the circumstances that attended the birth of "Kim", of "Puck of Pook's Hill", of "Barrack Room Ballads". And it will endear them to a man, reticently as he portrays himself, who was full of the joy of living, ardently in love with his craft and not without a Puckish sense of humor.

The most attractive chapters are those which deal with Kipling's earliest childhood in India, his school-boy days in England—later to serve as the inspiration for "Stalky & Co."—his long apprenticeship as an Indian newspaperman. They were hard years in the main, but the Kipling of seventy recalls them so affectionately, evokes their incidents and scenes with such color and freshness that one must believe they were among the happiest years of his life.

Kipling lived for several years in New England where two daughters were born and "Captains Courageous" plotted and written. It was during this hardy sojourn that he met and discussed with the eccentric Sam Maclure the founding of "MacLure's Magazine" and when, also, he had many a friendly verbal tilt with Theodore Roosevelt over Anglo-American differences. Kipling never liked the United States. Its cultural aridity chilled him. England claimed him again, but not for long. He found a new love in South Africa.

One closes the book reluctantly, feeling once again the old Kipling enthusiasm, and yet disturbed by queries provoked but unanswered in these pages. One wonders about the enigma of the poet laureateship, and if his violent imperialism has become understandable, why his disapproval of the Irish has such a taint of personal dislike. One wonders about his wife and children who are rarely more than shadows and one wonders about the man himself of whom there is finally revealed little of a fundamental nature.

These and other queries will probably be answered in a definite biography, but never so satisfactorily, we may be sure, as Kipling might have answered them himself.

A MAN OF BOSTON

JOHN P. MARQUAND'S sly, reminiscent novel of Boston, "The Late George Apley" (McClelland & Stewart, \$2.50), has two flavors, one sweet, one acid. And sometimes one does not know which of the two flavors one is enjoying the most. It is true that the self-reproducing community which was Boston of 1886 *et seq.* and into which George Apley was reluctantly born, was founded upon the denial of passion and the vagaries of human nature, but it had a serenity that was charming. As a formal garden can be charming, or a still life.

But you cannot have beauty without sacrifice. And what Boston sacrificed was its own flesh and blood. On the altar of its ancestors. That is the sum of Mr. Marquand's reproof, couched in the malicious form of satire. More than the Chinese, the Bostonians worshipped their ancestors. They had greater reason. Their forefathers created the wealth which permitted them to shut their doors against the world. Not that they were shutting the world out, they were shutting themselves in. They didn't understand the world, it made them feel uneasy, and when they were uneasy they were unhappy. And they wanted to be happy, the way you could be happy with people you had known from childhood, who spoke your language and thought your thoughts, like uncles and aunts and cousins. But occasionally there came a clamor in the blood and it had to be stilled, one way or another. Usually in the hard ancestral way, but if the challenge of closed doors was too great and there was an escape in the night, then was a picture turned to the wall and a name unmentioned forever.

George Apley had his moments of protest and revolt—he beat his head against the doors for the love of an Irish girl—but the pattern of family held him. And if he went to his grave a frustrated and bewildered man, he none the less went peacefully, soothed in the end by the very symbols of his frustration, the collected gadgets of his ancestral gods.

HORRORS OF H. G. WELLS

IN "The Croquet Player" (Macmillan, \$1.15), an old and practised hand has turned to the amiable task of giving us all the creeps. Not the momentary creeps of innocent Mr. Poe but the permanent creeps of satanic Mr. Wells. Do not be fooled by Cainmarsh, the pseudo-fictitious community haunted by a nameless fear. That is a euphemism of fantasy for the world—our world in which men and women are not merely croquet players but children of the ape-man as well. This is Mr. Wells' thesis, stripped of its allegorical trappings. We croquet players can no longer keep our minds on the game. We are obsessed with the fear that at any moment the ape within us will get



THE LATE RUDYARD KIPLING, whose brief autobiography "Something of Myself" at last partially lifts the curtain on a little-known life. It is reviewed in this issue.

the better of the croquet player and bring down his mallet on an opponent's skull. To change the metaphor, every one of us is a Dr. Jekyll awaiting in terror his transformation to a hairy Hyde. And it is Science that has done this deplorable thing to us. Science, the serpent in our Christian Eden, feeding us the fruit of knowledge that reveals our ancestral capacity for evil.

Man, to recapitulate, has become afraid of himself. For ages he had considered himself a fairly decent citizen, taking all in all. But now he is no longer sure. A mirror has been held up to him starkly and what he has seen in it has almost scared him to death.

And though he goes on playing croquet just the same, don't be fooled. The poor fellow is shaking in his boots.

MARGINAL NOTES

THE East Wind of Love", by Compton Mackenzie, is the first of a tetralogy to be called "The Four Winds of Love" . . . we think you can guess the titles of the other three books . . . they picture the life of the last three decades and the hero, John Pendarvis Ogilvie, we have no doubt, is a paraphrase of Mr. Mackenzie . . . it should prove an acute examination of our generation . . . this is Compton Mackenzie's third attempt at serialization.

"Sinister Street" was intended to be first of an important series, but the war put a stop to that . . . and the British government put a stop to the series that began with "Gallipoli Memories" when it demanded the withdrawal of "Greek Memories" on the ground that it revealed secrets of national importance . . . let us hope that Mr. Mackenzie's four winds of love are permitted to blow free and unhindered.

Dr. Lin Yutang, author of "My Country and My People", is completing a new volume, tentatively called, "The Importance of Living" . . . it is a materialistic philosophy on the art of living, he tells us, expressing the Chinese point of view . . . Little, Brown & Co. and the Atlantic Monthly Press are again offering a joint prize of \$10,000 for the most interesting unpublished work of fiction submitted before Feb. 1st, 1938. . . if you want further information on the subject, address Sixth Novel Competition, Atlantic Monthly Press, 8 Arlington Street, Boston, Mass. . .

Margaret Irwin's new historical novel, "The Stranger Prince", is set in England of cavalier and roundhead . . . to our collection of melancholy titles of southern novels . . . which includes "Gone With the Wind" and "None Shall Look Back" and "So Red the Rose" . . . we add "Return Not Again" . . . it is a novel of the Mississippi Delta and its author is Annette Heard. . . Esther Forbes' novel, "Paradise", goes back to the New England of the seventeenth century and concerns itself with the lusty eccentricities of the Massachusetts Bay Colony. . . "Army Without Banners", by Ernie O'Malley is another novel of "the trouble" in Ireland, but not just another novel . . . it is a stirring tale of heroism and adventure.

George Bernard Shaw has rewritten "The Intelligent Woman's Guide to Socialism and Capitalism" . . . the book originally appeared in 1928 but so many things have happened since then that the author has been moved to bring it up to date with the addition of about 11,000 words of new material . . . the title has also been enlarged . . . it is now "The Intelligent Woman's Guide to Socialism, Capitalism, Fascism and Communism" . . . it will be published in two volumes, but whether the title will also be divided we have not been informed.

ALL ABOUT SOCIALISM

The Theory and Practice of Socialism," by John Strachey, Toronto Ryerson, 488 pages, \$3.00

"Socialism, an Economic and Sociological Analysis," by Ludwig von Mises, Toronto, Nelson, 328 pages, \$5.50

BY FRANK H. UNDERHILL

IT WOULD be difficult to find two books on the same subject more sharply contrasted than these two. John Strachey provides a popular exposition of Marxian socialism which is meant for English-speaking readers whose acquaintance with the subject is not very great, and on the whole he has written here the best work of this kind which is available. Professor von Mises gives us a learned treatise in large sections is very difficult reading for anyone except the expert in economic theory and in other sections

offers some of the most brilliant destructive analysis of various socialist arguments that has ever appeared. Strachey, whose previous writings show that he has a gift for incisive and lucid exposition, translates Marx and Engels and Lenin for readers of the 1930's. Von Mises, who is a professor in Vienna, tells us that his book is a scientific inquiry and not a political polemic; but the real purpose of this translation from the original German is to carry on the war waged by the economists of the London School of Economics against all heretics who will not accept their pure abstract theorising about free competition and the open market.

Strachey's book is not nearly so well written as his first publication on "The Coming Struggle for Power." His conscientious effort to be a good Marxian is slowly ruining his style; but, try as he will, his native cheerfulness keeps breaking through every now and then. The book falls into four sections.

First is an analysis of how our present economic system works and of how socialism would change it; then comes a similar analysis of our political system with a discussion of the function of the state and an explanation of why war is inherent in our present inter-state relations. The third section, the most attractive in the book, gives a very interesting and suggestive account of the evolution of working-class ideas in England from the sixteenth century to Owen and the Chartists; here the author writes freely with no cramping obligations to the Master. The fourth section expounds the Marxian social science as an infallible instrument for the analysis of social change and for the prediction of the future. This would be much more convincing if Strachey didn't abandon all critical reserves in order to display his devotion to every dogma in the inspired Word.

THE core of von Mises' argument is that socialism as an economic system is bound to break down because production can be carried on rationally only in a regime in which calculation of costs and prices is possible, and that this is possible only when the instruments of production are privately owned and the value of the contribution of each factor in production can be determined by the exchange operations of the free market. He has many moral objections to socialism also, but his root objection is intellectual. A socialist system would break down, he says, even if operated by angels because rational calculation is impossible in it. Existing socialist systems only work, as in municipal enterprises because they are islands in a capitalist sea and can use as a basis for their supposed planning the prices established by the free markets of the rest of the world. Von Mises is so proud of this demonstration that he keeps repeating it over and over again until the bewildered layman is left wondering whether anything has really been proved in this book or whether his resistance is merely being beaten down by constant reiteration. It seems to me that Strachey's account of how a socialist society would plan its production affords a fairly satisfactory answer to von Mises.

At any rate the Austrian theorist evidently proves too much. So hopeless to him are the prospects of a socialist organization (intellectually) that "all efforts to realize Socialism lead only to the destruction of society. Factories, mines and railways will come to a standstill, towns will be deserted. The population of the industrial territories will die out or migrate elsewhere. The farmer will return to the self-sufficiency of the closed, domestic economy. Without private ownership in the means of production there is, in the long run, no production other than a hand-to-mouth production for one's needs." This overwhelming conclusion of a theoretical analysis is presented to the reader as if Russia did not exist. So magnificient a determination to confine oneself to theory and to refuse the study of facts is indeed heroic. Fortunately for the modern world such heroism seems

largely confined to theoretical economists.

Von Mises' book is, however, much more than this. It is a great apology for the whole system of liberal capitalism as first expounded by Adam Smith. His survey stretches back as far as early Christianity, he is as much at home with Kant and Hegel as with Marx and Ricardo and Bohm-Bawerk. The intellectual basis of liberal capitalism is the conception of the division of labor. Once this is grasped we realize that capitalist society is not the scene of a war of classes but of a co-operative effort shared by all individuals to raise the standard of living, and in this co-operative effort the entrepreneur plays a part which is vital for the progress of society. Only this liberal theory of the division of labor can explain how society is possible at all between individuals. These sections of his book in which he makes hash of Marx's most famous dogmas as well as of much Christian sentimentalism he seems to dislike Christian philosophers as much as Marxians, and tells us that Liberalism did much more to transform the world than Christianity. It seems to me that Strachey's account of how a socialist society would plan its production affords a fairly satisfactory answer to von Mises.

But, after all, one reflects that his beautiful picture of the working of pure competition bears little relation to the real world with its monopolies and semi-monopolies, and that capitalist theory has done much to turn aside the socialist attack until it faces up to the problem of monopoly much more thoroughly than is done here. And as for the demonstration that socialism must break down because it cannot calculate rationally, one wonders if this may not be remembered by future generations as we now remember those famous mathematical demonstrations of the physicists who, just a few weeks before the Wright brothers took to the air, proved that flying was impossible. It is still seen today.

Another very valuable addition to this library is a "History of Germany" written by a living German and extending up to the close of the war.

Hermann Plinow wrote his history to celebrate the formulation of the Constitution of Weimar. It was published in 1929 and is little affected by the Hitlerite ideology. It is admirably translated.

EVERYMAN LIBRARY

"New Volumes in the Everyman Library". Toronto, Dent, 75 cents.

BY LUCY VAN GOGH

CANADIANS should have a special interest in the delightful "Selected Essays" of Havelock Ellis, which are among the latest additions to the famous Everyman Library. On the very last page of that volume, under the date August 23, 1923, is an entry describing the receipt of a press clipping headed "Unscientific and Filthy" and narrating the prosecution of somebody somewhere in Canada for selling certain of Mr. Ellis' books. His comment on this is extraordinary wise. It is to the effect that when a new vision of the world is presented, people after a time come to accept it too easily, without really grasping what it is that they accept. "When I encounter this attitude I feel that I have not made sufficiently clear what it is that I stand for; I feel that I want to warn the public off the dangerous ground they are treading. These people have so often no right to agree with me. They have not gone through the long and painful novitiate which would alone create a new heart within them. So that when I hear what Canadian police inspectors think about my books I am reassured. There are still people engaged in maintaining an element which is essential to the complete harmony of my little universe." There are similar passages of wisdom on almost every page. As early as 1914 we find Ellis noting that: "People without religion are always dangerous. For none can know, and least of all themselves, what volcanic eruptions are being sub-consciously prepared in their hearts, nor what terrible superstitions they may some day ferociously champion. It has been too often seen." It is still seen today.

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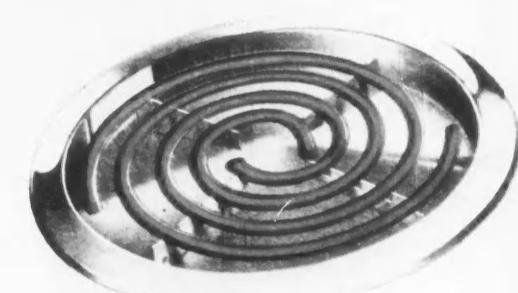
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THE BOOKSHELF

TSCHAIKOWSKY'S ROMANCE

"Beloved Friend", the Story of Tchaikowsky and Nadejda von Meck, by Catherine Drinker Bowen and Barbara von Meck. Macmillan, Toronto. 484 pages. \$3.75.

BY HECTOR CHARLESWORTH

THE name of the Widow von Meck, the wealthy benefactress of the great Russian composer, is familiar to all readers of orchestral notes on symphonic programs. The singular relationship between the two, platonic by deliberate intent for they never saw each other face to face, is also generally known. But the extraordinary details of this strange story are now for the first time published in the above named volume, partly through the instrumentality of Madame von Meck's granddaughter, co-author of the book. Both the composer and

the woman who idolized him or rather the being she had conjured up from listening to his music,—have been dead for over forty years, but interest in their love story is undying. This is unquestionably due to the ever widening popularity of Tchaikowsky's music which survives the sneers of intellectual critics who gird at its emotionalism, and complain that he "wears his heart upon his sleeve."

Tchaikowsky's heart was, however, a strange one, for despite its tempestuous character, women were physically repugnant to him. I will spare the reader the unpleasant details recorded of his abnormality which at one time brought about a crisis in his affairs that nearly ended his career. It is always better to judge of composers of genius by their music; details of their private lives are sometimes sordid. The in-

stinct which prompted Tchaikowsky and Madame von Meck not to see each other was phenomenally happy in its results. The composer's later life after communion had been established by letters, took on nobler aspects, which enabled him to leave a beautiful heritage to mankind.

Tchaikowsky in the world of Russian music was an internationalist like his patrons, the Rubensteins, as distinguished from the Nationalists, Balakireff, Borodin, Cui, Moussorgsky and Rimsky-Korsakoff.

In 1876, when Tchaikowsky was 35 the richest woman in Moscow was Madame von Meck, a descendant of the great constructive statesman and debanee, Potemkin, lover of Catherine the Great. In youth she had been very poor and had married a young engineer, descendant of the old Teutonic knights of Russia, who was equally poor. Though later she expressed the belief that it would be better if mankind were propagated as fishes, she bore 12 children under Nature's plan, and when she bad a brood of five was living in

penury. Then she took hold of her husband's affairs, forced him to resign from the government service, became his business manager, and enabled him to develop his dreams of a great transport system for Russia, so that when he died at a comparatively early age he owned two railroads, one of great importance, and the family fortune had assumed colossal proportions for that day. She became a recluse and her one pastime was music. In December, 1876, Nicholas Rubenstein, one of her few friends, called and played for her his young friend's "Tempest Fantasy" with a suggestion that she assist him. She complied and the composer wrote to thank her. Thus the correspondence began. As she became better acquainted with his music she became obsessed with a passionate love for him, as is apparent from the letters now for the first time published. But she concealed this passion from everyone but her daughter Julia and the composer himself, on whom silence was enjoined. Not even Nicholas suspected

in Paris she used to employ the great Colonne Orchestra, to give concerts of Tchaikowsky's music for herself alone.

After the composer's death which occurred shortly after that of his infamata, his brother, Modeste, wrote his life and printed some of Peter Ilitch's letters, but none of hers. The manner in which these revealing documents have reached the light of day is as singular as the story itself. In 1917 when the Soviet revolution took place, the Bolsheviks seized all the family possessions in the von Meck palace at Moscow, including copies of the entire correspondence. Nothing more was heard of it until 1935 when it was published in Russian by the Soviet Government, and thus became the basis of this book.

TO UNDERSTAND THE WAR

"The War In Outline," by Liddell Hart. Toronto, Ryerson Press. \$1.50

BY B. K. SANDWELL

WITH the apparent approach of a new European conflict, interest in the war of 1914-18 has been increased, and there is no English writer more competent to satisfy that interest than Liddell Hart, whose longer "History of the World War" and "When Britain Goes to War" are high among the most important criticisms of modern military tactics that have appeared in the last few years. The present handy volume, which is sufficiently short and sufficiently free from technical terms to be useful to the ordinary citizen, is animated by the same ideas as its predecessors—disbelief in the effectiveness of large masses of soldiers, disbelief in the excessive professional training of the high commands, and disbelief in the system of wide separation between the high commands and the actual fighting troops. The author's chief point is that staff work was perfectly within the competence of civilians who happened to have the genius for organization, whereas the handling of a company or regiment required a great deal more in the way of experience and specialized training. Hence those armies were most successful in which the civilians, possessing the required natural gifts, could most rapidly and readily rise to high command, and this condition existed most conspicuously in the Dominion Forces. There is no mention of Sir Arthur Currie or of any other outstanding examples, but the reference is unmistakable.

The general impression that one derives from this history is that in competence and unwise types of organization in the high command were chiefly responsible for the appalling length and costliness in human life of the Great War. The British, Captain Hart thinks, should never have undertaken large-scale land operations on the continent. The larger the army, the less efficient appears to have been its handling, on both sides of No Man's Land. Headquarters appears to have been dominated throughout by the pre-conceived ideas of the general in charge, who was usually almost impervious to any information which contradicted these ideas. Even General Pershing, who should have brought a fresh viewpoint in 1918, has been widely criticized for his extreme conservatism and inability to conform his plans to the facts. In a very real sense the war was not actual fighting, but simply because they enabled the man power of the Allies to increase when that of the Germans had reached its limit and was beginning to decline.

THE CRIME CALENDAR

BY J. V. MCAREE

THE Man Who Did Not Exist, by Geoffrey Homes (McClelland and Stewart, \$2.25) is a pretty good yarn. The amateur sleuth is one of those hard-boiled newspapermen so common in fiction these days. They may be common enough in real life though we, in course of considerable newspaper experience, never seemed to encounter them. In fact their toughness would seem to have been a handicap to their success in Canada. Nevertheless we hear now and then strange talk about spot news, the deadline and breaking a story whose meanings we can guess, though the terms were not current when we were hustling for news. But we rather like to be in their company in a story better, a good deal, than in their company in flesh. The plot of "The Man Who Did Not Exist" is original, the characters less than usually stereotyped and the writing is brisk. The detective work is smart and there is a good deal of drinking. In fact, what more do you require? We should also like to report, although it is no business of ours, for the book was not sent to us for review, that "Eight O'Clock Alibi" by Christopher Bush is the best story he has written. In fact it is rather a work of art. Mr. Bush has fortunately got rid of some of the ridiculous stock figures who appeared in his earlier stories and leaves the detection field clear for Endovic Travers, who, despite the fact that he keeps tumbling unnecessarily, we should say, with his glasses, is a likable and extremely competent amateur sleuth.



H. G. WELLS, whose latest comments on the human race are found in "The Croquet Player," reviewed in this issue

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ART WORLD

BY G. CAMPBELL MCINNES

"THE line and pattern—the design—added greater beauty to Nature's garb, yet Nature dominated him and actuated all his work." This statement, the major clue to the work of Tom Thomson, if indeed such spontaneous painting needs any clue, occurs in Dr. J. M. MacCallum's admirable introduction to the catalogue of the memorial Loan Exhibition of Thomson's art, now at Melchers Art Galleries, 759 Yonge Street. Thomson himself was modest to a degree. "No, it is just like that," was his answer, we are told, when it was suggested that his sketches might be carefully designed color harmonies. But of course, it is not "just like that". Amazingly beautiful though the North Country is, Thomson's sketches give us something more—the effect of this country on a simple, sincere and sensitive artist.

This exhibition is a revelation to those who, like myself, have hitherto been unable to view at once a large collection of Thomson's work. These sketches, shining with iridescent light, each a complete picture in itself, make his place in Canadian art more secure than ever. They are painted with astonishing surety, especially the later ones, in which one vigorous, simple brush-stroke creates color and form in one movement. Thomson's color sense is, to my mind, the most extraordinary thing about him. It enables him, for instance, to make something thrilling and wholly convincing out of a riotous sunset (Nos. 39 and 22) which, in the hands of most painters would become sentimental, photographic or vulgar. Nature is apparently reproduced; that is to say, one feels that one sees exactly what Thomson saw, on given day, by the shade of a given lake. Really, one sees much more; and it is that concentration, spontaneous feeling and deep love of the scene depicted that creates this illusion.

It is interesting to see how Thomson evolved from the purely decorative and sombre to the dynamic and sparkling. Some of the early sketches are tightly painted and dark, yet each one contains that touch of absolute conviction which makes his art so vital, so easily accessible, and yet so extremely personal. One or two studies in tempera, and a decorative panel, are indications that Thomson's activity was by no means limited, and add to the potential range of a talent so early cut off. On the occasions when he permitted himself to tackle wide vistas, he reveals a depth, a freedom and an amplitude quite unsuspected, while a subsidiary interest is aroused by the presence of some of the original sketches for his better known canvases—notably "West Wind", "Chill November" and "Spring Ice". The canvases, though their interest to any student of Thomson's work is naturally very sweet, have not the appeal of the sketches, for the gap between the first vision and the final execution is wider.

This exhibition has been very well arranged and is accompanied by a catalogue which is a valuable souvenir. And the presence in an adjoining room of a dozen canvases by the late J. E. H. MacDonald affords an interesting comparison with Thomson's work. Points of divergence and resemblance indicate how much Thomson and the Group of Seven helped one another in pioneering this new Canadian art. Everyone should see this showing; it is a fitting tribute to a fine artist, the influence of whose work is still with us today.

GORDON WEBBER has changed his viewpoint slightly since his Mexican exhibition held over a year ago, and this small showing of water colors and drawings at the Picture Loan Society, 3 Charles Street West, gives us, instead of the rich purposeful swirl of line, and a vivid interest in people as such, mysterious and atmospheric qualities, with a corresponding interest in the background against which people, or some of them, move. Mr. Webber's art has undergone a number of sharp changes during the past few years. Whether they constitute a uniform progression I am not prepared to say; but they have all—this one included—been characterized by complete sincerity, powerful feeling and decorative ability. Some of his little decorative, semi-stylized flower pieces are very lovely, while the deep feeling of such studies as "Dawn" and "The First Light" is very moving indeed. When he paints, as he does here, *du premier coup*, Mr. Webber has few equals.

THE THEATRE

"THE ABBÉ PRÉVOST"

BY GEORGE W. McCACKEN

IN THIS day and age the dramatist who feels the need to tack an epilogue on to play should not perhaps be excused. If the play is not good enough to explain itself within its normal dramatic structure, why bother to explain it at all? Yet the magnificently written, magnificently played epilogue of "The Abbé Prévost," the play which opened at Hart House Theatre under the direction of Nancy Pyper on Monday night, was excuse enough for the preceding three acts—which needed considerable excuse. Let it here be stated by a mere quasi-colonial (see recent Privy Council decisions) that Dr. Helen Waddell's play, which was a notable London success, is not a first-rate play either structurally or emotionally, although it is a fairly good play, and some of its lines but not all of them are of high literary value. This opinion we cheerfully admit to be heresy, but offer the suggestion that the critics who have almost unanimously praised the play as an important contribution to literature must have been overawed by Dr. Waddell's scholastic degrees and her distinction as an authority on mediaeval history.



EUGENE ORMANDY, dynamic young conductor of the Philadelphia Symphony Orchestra, who will bring the great organization built up by Skowronski to the Varsity Arena, Toronto, on May 17.

At any rate the play needed the epilogue to explain itself to the average intelligent audience, and the epilogue contained the essential exposition of the character of the Abbé Prévost which a lesser or a greater playwright would have put into the first act and thus secured at least the minimum sympathy for his protagonist that would have held and moved an audience from the beginning.

Francis Pedié, as the Prince de Conti, and Robin Godfrey as the Abbé, gave performances in the epilogue that were as fine as any on the Hart House stage in many years. Godfrey's acting through the play, incidentally, was excellent. Nancy Pyper's newest and youngest "discovery", Alice Hill, gave an astonishing performance for one making a first stage appearance. Cast in the play's most difficult and important role, that of Lenki, a courtesan of a type for which the common people have a word and for which the psychiatrists have another, she all but achieved the impossible. The impossible was to make the audience feel that the character as written is

possible in the human scheme of things. It is a feat that could only be achieved by a very wise and great actress, which Miss Hill seems to have genuine chances of becoming some day.

The minor characters, however, very nearly stole the show. Pearl Whitehead, as the Abbé's landlady during his sojourn in England, considerably overshadowed the principals during the play proper. Stanley Raven, Stewart Reid, Lilian Adams and Graham Garton played supporting, character and comedy parts almost faultlessly.

CENTRE STAGE

BY W. S. MILNE

CENTRE Stage Productions, Toronto's youngest little theatre group, last week made theatrical history in this city by presenting a triple bill of Canadian plays, all by the same author—Jameson Field. Mr. Field has recently gained a measure of fame by having had a story accepted by "Esquire", and that may have been one of the reasons for the C.S.P. experiment. It was not altogether a happy one, because all three plays, while possessing merit in their dialogue and general atmosphere, were alike in a certain looseness of construction, an inability to come to the dramatic point effectively.

The first, "The Street of St. John", had a potentially dramatic situation—a man, acquitted of killing his wife, although in fact guilty, takes refuge in a doss-house, and discovers there, in his own spiritual disintegration, the punishment the law has not been able to apply. The potentialities, however, were not realized. The audience was led to expect a dramatic climax, and all they got was a half-inaudible soliloquy.

Number two was the best fare of the bill, an inconsequential trifle made almost brilliant by the brilliant playing of Eric Aldwinckle and Murray Bonnycastle, who, if they were to recite Gray's Elegy antiphonally, would probably make it amusing. Excellent support was furnished by Jane Wilson and Marian Vicars. The title was "The Impressionists", and the theme an exaggerated treatment of the absurdities of a synthetic temperament. Again the climax did not come off. It wasn't there.

The third, "Till Hope Creates", was a pretentious arraignment of society, unfolded to the breaking of curtain pulleys in twelve brief scenes, written in what was probably blank verse, but which the actors seemed to be so ashamed of that they did their best to make it sound like prose. Of course they had the "Winter Set" cast for precedent. There was a forestage court-room scene, in which Joe Smith was being tried for murder. This scene was far too long, and omitted any concrete presentation of society's case against the accused. It was further complicated by the introduction of a Silenus-like figure representing drunken Justice, brilliantly played by Edward Briggs. Then came the story of Joe's life, starting with his birth in 1905, and working up to a fairly effective hobo jungle scene, and a very poorly staged industrial riot, in which the crime was committed, or so we were told, although the action was too confused to enable us to be very sure. Back to the court-room again. Silenus has gone to sleep, and so there is no verdict, and the play ends with Joe's speech of appeal to the workers of the world, in the established Theatre of Action technique, with the whole of the cast coming towards the footlights in a dynamic phalanx as the curtains close. In this one, the climax did come off, but the rest of the play did not, although there were some scenes with good acting by Stuart Parker, Lilian Adams, Violet Andras, Duncan Gillard and Vivien Howard.

COMING EVENTS

TOBY TYLER or Ten Weeks with a Circus" is the next Eaton Auditorium Children's Theatre show, on Saturday afternoon next, March 27. The action takes place outside a circus tent, and the characters include clowns, tightrope walkers, giants and a real ring-tailed monkey.

THE next, and one of the most valuable, of the Health League lectures at Eaton Auditorium is on Wednesday next, March 24, by Dr. Alan Brown, physician-in-charge of the Toronto Hospital for Sick Children, who will speak on "Building the Healthy Child." Gordon Hallett and Clifford Poole, the well known two-pianists, will play.

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COMING EVENTS

NEW YORK reviews are complimenting *Natalie in the highest degree* to "The Good Earth" the M-G-M production of Pearl S. Buck's famous novel of Chinese peasant life. Paul Draper, who won the highest award from the Academy of Motion Picture Arts and Sciences for his work as "Laure Pasteur," is said to excel himself in this new and more intriguing role. The actress from Vienna, Louise Rainer,

whose work in "The Great Ziegfeld" won great approval, plays the part of O-Lan, the slave-girl who becomes the wife of Wang Lung. Others in the cast include Walter Connolly, Tilly Losch, Charles Grapewin and Jessie Ralph. "The Good Earth" was four years in preparation. The story follows the rise of Wang, the Chinese farmer, after his marriage to O-Lan, the slave girl, who labors with him in the fields and is the inspiration for his

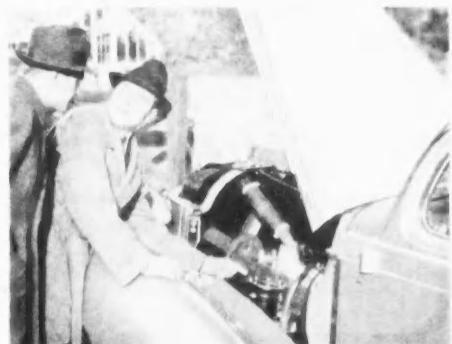
success. The famine comes and there is death on the land. Together they go to the city and there she stumbles on a fortune in jewels with which his prosperity is restored. The foolish Wang apes rich men and forgets the past. He marries again and his older son is attracted to his young wife. There is an estrangement and tragedy. But eventually O-Lan restores peace among them and with a faint smile on her lips dies.

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MUSICAL EVENTS

BY HECTOR CHARLESWORTH

"TONE-POEMS of the Sea" would have been an appropriate title for the major portion of the program presented by Sir Ernest MacMillan and the Toronto Symphony Orchestra at its concert in Massey Hall on March 9. If there were such a volume as an orchestral anthology of sea music, it would not only be bulky, but Mendelssohn's overture "The Hebrides," Bax's "Garden of Fand" and Debussy's suite "The Sea" would assuredly be included. This was the first concert since the New Year in which the orchestra has depended exclusively on its own personnel, but was nevertheless an event of singular beauty in quality and execution.

A quarter of a century ago British critics and musical amateurs were wielding the big stick over the gentle Mendelssohn. His name was an abomination; his influence over the music of the motherland (which admittedly was rather unduly prolonged) was denounced as one of the most deplorable crimes of the Victorian era. Both he and Handel were consigned to Hades. Yet this enraged clamor was of no avail so far as the public were concerned, and Mendelssohn and Handel are as alive as they ever were. "The Hebrides" or "Finzel's Cave" is heard so frequently over the air and through other channels that I am sometimes rather fed up with it myself. Yet it is a masterly example of lucid scoring, by no means thin; and while perfect in form is graphically descriptive, and when it was composed descriptive music on such a scale was an innovation, not entirely acceptable to academic critics. In his presentation of the work Sir Ernest MacMillan's fine virile beat gave snew to the performance and the strings were notably splendid in quality.

More difficult tasks awaited the orchestra in the modern sea works. Arnold Bax has written his own program note for "The Garden of Fand," which is as well, for the pictures outsiders try to read into orchestral compositions are usually fantastic. Fand was an enchantress of Irish legend, daughter of Manannan, lord of the ocean. The same lady figures under another name in Rimsky-Korsakoff's "Sadko." Cuchulain, whose fickleness toward Deirdre was a scandal of pre-

historic Ireland, for a time philandered with her, but Bax has not introduced drama into his scenario. He has given us a very lovely tone poem, wonderfully rich in its harmonic developments, and never in the slightest degree trivial. Conductor and orchestra in all sections gave a noble account of themselves.

Debussy's suite of three orchestral sketches goes back to 1905. His descriptive method was then so new as to



RICHARD CROOKS, leading Metropolitan tenor, who sings at Massey Hall on Tuesday, March 30.

puzzle his admirers, and the conductor who first performed it was out of touch with his idiom. For the modern listener it presents no difficulties, and the pictures he makes are clear and beautiful. There is one section suggestive of gulls wheeling above the waves that is especially appealing, and the final movement, a dialogue between the wind and the sea, rises to a climax more mighty than is ordinarily expected of Debussy. The ever changing nuances of the work were beautifully rendered and the final passages were rendered so dynamically as to rouse the audience to great enthusiasm.

The sea figured also in one of Sir Ernest's two sketches for string orchestra, based on French Canadian fables. These were originally composed for string quartet, in which vehicle they made a very vivid impression, but they are even finer in the new arrangement. "At Saint Malo" (the port from which Jacques Cartier set sail on the voyage of discovery that ended in the St. Lawrence) is a rollicking sea ditty. Contrasted with it was "Our Lord in Beggar's Garb," a tender folksong. Both songs are familiar in every part of French Canada, and the composer has made an inspiring use of them.

The realm of absolute music was represented by Beethoven's Second Symphony, which, though its composer surpassed it in later symphonies, was nevertheless when first composed a great step forward in broadening the scope of the symphony form. If it had not been overshadowed by such works as the "Eroica" and the Fifth it would hold a higher place in esteem. Certain passages of the immortal Fifth are in fact foreshadowed in the second movement, the Larghetto, the finest section of the opus. The largeness of Beethoven's conceptions, even in his first period, is apparent throughout. This Second Symphony is in truth able to stand on its own merits as a work of profound interest, and was given a vital and gripping interpretation by conductor and orchestra.

THERE is no doubt of the very fine impression made by the Canadian pianist Reginald Stewart at his recital in Town Hall, New York, on March 6. Critics in all the leading newspapers are unanimous on that point, and the attention bestowed on him by them was not the mere perfunctory comment which most recitalists from "the sticks" receive. His programme included his own version of the D minor Toccata and Fugue of Bach, of which arrangement the *Evening Sun* says it was "less spectacular and more in keeping with the spirit of the composer than the more familiar one of Tausig." The same critic praises his clarity, resourcefulness of dynamics and concern for the contrapuntal texture. The *Times* was impressed with his rendering of the seldom played Schumann Toccata, and speaks of his interpretations as "sincere, unaffected and finely wrought." The life and sparkle of his finger technique was also praised. The *Heald Tribune* was delighted with his rendering of the Chopin Sonata in B minor and speaks of the high order of his technical resources and consistent tonal beauty. The *Evening Journal* admired his personality, distinction and authority, the compelling strength of his musical outline and fine control of dynamics and rhythm. The *World Telegram* credits him with security in the matter of technique, refined taste and poetic feeling. In truth no Canadian artist has ever been better received in New York by critics jaded with countless musical events.

COMING EVENTS

THE long vacancy in the position of organist in St. Andrew's Presbyterian Church has been filled by the appointment of Mr. David Cuthberley, who for four years has been at Holy Trinity, Toronto, and by his recitals there and in the Eaton Auditorium has earned a considerable reputation. Born in Guelph of Scottish parents, he was Organist there of St. Andrew's Presbyterian Church at the early age of 14, and two years later was appointed to St. George's Anglican in the same city, coming to Toronto in 1932. He received part of his training from Dr. Healey Willan, and while pursuing his studies in England last year under G. D. Cunningham, City Organist of Birmingham, was honored by an invitation to play for the B.B.C.

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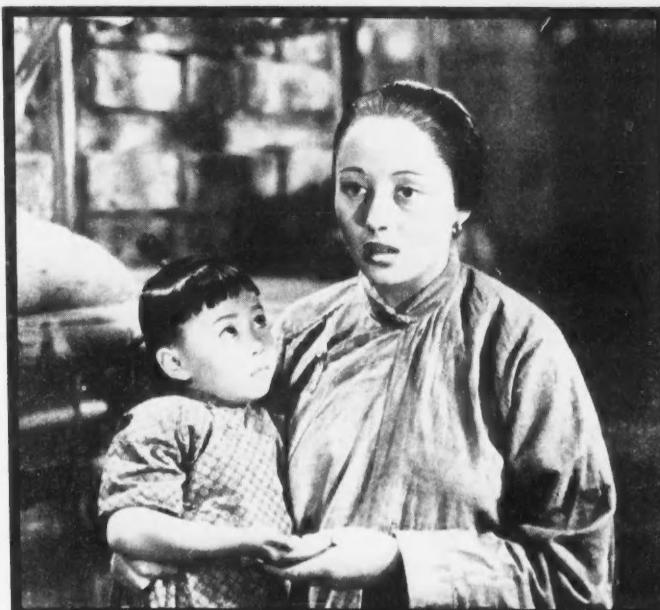
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Objection "frequent water drinkings," said the specialist, "will prevent you from becoming stiff in the joints."

"Yes, but some of the joints don't serve water," U. S. Coast Guard.



LOUISE RAINER in "The Good Earth", MGM film version, which opens at the Royal Alexandra on Good Friday, March 25.

THE FILM PARADE

BY MARY LOWREY ROSS

THE producers of "Stolen Holiday" couldn't have put all that thought and significance into Miss Kay Francis's clothes just for nothing, so we might as well devote this review to an analysis of the main element in the star's latest release.

Our heroine, the glamorous Nicole Pierot, makes her first appearance in

1931, the year it will be remembered, when Vionnet brought a cycle of European culture to a close by inventing the diagonal seam. This remarkable innovation allowed Nicole to appear in evening costume, tightly lacquered in black from head to foot and I can tell you it had us all starting forward in our seats almost bursting our own diagonal seams in our excitement. This was followed by a dark tailleur, so strict that we all knew the girl was bound to break out later, and sure enough she did, in a sort of seraflo affair which she wore to a ball, her natural wealth of white mouseline de soie gathered into a luxuriant knot at the nape of her neck. Alas poor Nicole, she was bound to trip over her heart, and when the unscrupulous Orloff (Claude Raines) invited her to go to Geneva with him, off she went, in an attractive fez and a candlewick spread worn bedouin-fashion and held in at the waist with a wide, wide belt.

In Geneva, political influences began to make themselves felt and so we had Nicole going hay-rack riding with an English diplomat (Ian Hunter) in a costume designed to represent the League of Nations in a moment of passionate altercation. (Nobody liked this one except the English diplomat who was in favor of practically everything.) In the meantime France was rocking and all Mr. Orion's financial chickens were coming home to roost. So Nicole hurried back to his side, tripping over her heart once more and breaking it to pieces. Skipping a couple of dressmaker model interludes, we find ourselves back in Paris with Nicole as a tragic bride, all in white, very conventional and pure, designed to re-establish tradition, restore public confidence and stabilize the franc.

The story, we forgot to say, was modelled on the Stavisky affair of a few years back—something the producers fiercely denied, stating at the outset that characters and events were purely fictional. But we experts who follow the style trends saw right away that the designers had got practically all their ideas from old newsprints of 1934. Anyway the Orloff (Stavisky) affair ended in ruin and Orion died at the hands of the French police, with Nicole in a conservative spectator frock watching the final moment of retribution and collapse. To vary the pattern, Nicole didn't end in the New York French Casino. Instead, after modelling a few moments of renunciation and anguish, she vanished with her diplomat into the higher official circles where her generous nature and her sensational clothes may still be upsetting the balance of nations. It did occur to me that just to round things out Miss Francis might have appeared in a costume designed to represent the state of mind of the small investor during the crisis. But I suppose that is too much to ask of the screen's best-dressed woman.

"*The Great O'Malley*" is about a cop, a tot and a jobless father. The cop (Pat O'Brien) was the prize meanie of the force and it was through his nasty officiousness that the jobless father (Humphrey Bogart) was sent to prison and the tot (Sybil Jason) thrown on relief. She was lame, too, poor little thing, just to break you down completely. For the first half of the picture, everything went from bad to worse. The father grew more and more desperate, the tot grew waner and waner, the cop grew meaner and meaner. Oh, he was mean, he wouldn't even let his poor old mother throw out crumbs to feed the sparrows because it was against the city ordinance. Then the sun began to shine through the clouds. Officer O'Malley meets the little child he had wronged and his heart is changed. He has her leg straightened and he buys her groceries and gets her old man a job. And when the father comes out of jail Officer O'Malley meets him, with his arms full of dolls and the light of spiritual awakening on his face, and the father, soured by his experience, pulls a gun on him and he is taken to the hospital... Stop crying, silly, Officer O'Malley isn't going to die, they're getting ready for the big transfusion scene, and Baby Sybil's father is rolling up his sleeve and the tears are rolling down his face. If you're a good guesser you may surmise how it all ends. After all, why should I spoil it for everybody?

"British writer missing"—headline. We seem to have noticed that some American writers have been doing the same thing—*Philadelphia Bulletin*.

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—History of Canada, March 8-15 YOU NEEDN'T VOTE

EMPIRE

Australia: Sir Henry Gullett, Australian Minister of Trade, resigned from Cabinet, reportedly in protest against colleagues' refusal to abandon negotiations for new trade agreement with Canada. **Imperial Conference:** Agenda for Conference announced, defence and foreign policy constituting first main heading. **Great Britain:** Test order for shells awarded to Hamilton, Ont., company.

U.S. RELATIONS

Bridge: Tenders opened for Thousand Islands international bridge across St. Lawrence to be built by private corporation, with state constructed approach roads, at cost of \$2,011,460. **Social:** Department of External Affairs announced Lord and Lady Tweedsmuir will visit President and Mrs. Roosevelt at White House on March 30. Prime Minister Mackenzie King spent week's holiday "in strict privacy" at Virginia Beach, Va.

DOMINION

Agriculture: Wheat reached highest price since Jan., 1930, at Winnipeg pit. **Airation:** Department of National Defence announced that A. Massey "Matt" Berry, Edmonton pilot, awarded McKee trophy for advancement of aviation. **Budget:** After nine days' debate, budget passed without recorded vote. **Franchise:** Compulsory voting and compulsory registration unanimously rejected by Commons special committee on Elections and Franchise Act. **Labor:** J. S. Woodsworth, C.C.F. leader, gave notice of bill to amend Criminal Code with view to preventing employers discriminating against trade union employees. **Postoffice:** A regular issue of stamps bearing portrait of George VI will be on sale April 1. Post office Department announced a commemorative Coronation issue will be announced later. **Quintuplets:** Private Bills Committee considered bill to vest in guardians of Dionne quintuplets right to use of words "quins", "quints", or "quintuplets", and the French phrase "cinq jumelles" (five twins). **Relief:** Hon. Norman Rogers, Minister of Labor, announced number of families on relief exclusive of those in western drought areas, decreased 17 per cent during February, while total number on relief dropped almost 16 per cent. **Securities:** Agreement on minimum essentials of effective securities fraud prevention laws, and their administration throughout Canada, reported reached at Dominion Provincial conference. **Trade:** Rt. Hon. R. B. Bennett announced solid Conservative support for recently negotiated United Kingdom Trade agreement. **Transport:** Senate Railways Committee approved Transport Bill in amended form. Bill for downward revision of capital structure of CNR approved in amended form by Railways and Shipping Committee of Commons.

ALBERTA

Budget: Provincial Treasurer Simon E. Low presented budget providing for increased taxation on railways, banks, insurance companies, electric power, gas and oil companies and various miscellaneous corporations. Mr. Low stated provincial debt decreased by \$2,457,987 during past year. **Price Control:** Bill to set minimum and maximum prices for commodities and products sold in Alberta placed on order paper. **Mines:** Hon. N. E. Turner, Minister of Mines, announced Province's coal production during 1936 was 5,696,375 tons worth \$14,720,000.

BRITISH COLUMBIA

Finance: Premier T. D. Pattullo announced sale of \$5,000,000 three-year three per cent bonds to Toron to syndicate loan will cost Province three and half per cent. Finance Minister John Hart predicted provincial surplus at end of fiscal year on March 31 will be approximately \$2,000,000. **Health:** Urban hospitals were offered \$3.50 daily per patient and rural hospitals \$1 for acceptance of patients insured under Health Insurance Act if Health Insurance is placed in operation. **Marketing:** Attorney-General Gordon Salmon ordered number of provincial police appointed inspectors under Marketing Act and assigned to patrol bridgeheads recently picketed by vegetable growers. C.C.F. Industrial and Unemployment Conference committee, representing 60 consumer organizations, demanded dissolution of Potato Marketing Board and planned to bring in potato shipment for test case. **Trade:** Premier Pattullo announced provincial Department of Trade and Commerce will be created at next session of legislature.

MANITOBA

Budget: Hon. Stuart Garson, K.C., Provincial Treasurer, presented budget providing for expenditures of \$14,564,148; interest payments to be made during year are \$5,896,657; estimates allow for increased expenditures for social services, hospitals and schools, aids to municipalities, agriculture and development of natural resources. **Education:** Department of Education appointed board to arbitrate differences between principal and school board at East Kildonan where pupils went on strike protesting transfer of principal to another school. Hon. Ivan Schultz, Minister of Education, announced sweeping reorganization of Manitoba school system, both from academic and administrative aspects, will be submitted during present session.

NOVA SCOTIA

Budget: Premier Angus L. Macdonald, in budget speech, announced fiscal year just ended showed \$151-

718 surplus, the first Nova Scotia surplus in 14 years; estimates provided for removal of poll tax on single men between 18 and 21 years and a reduction in charges for patients in Provincial Sanatorium. **Health:** Legalization of sterilization and a more drastic Illegitimate Children's Act were advocated by Children's Aid Society official in child welfare report presented to Legislature by Hon. Dr. F. R. Davis, Minister of Health.

ONTARIO

Agriculture: Repeal of present Marketing and Fair Industry Acts, and introduction of Government grading for wide range of farm products, provided for in bill introduced by Hon. Duncan Marshall, Minister of Agriculture. **Budget:** Premier Hepburn presented budget, announcing surplus of \$7,347,129; the budget speech promised abolition of amusement tax on June 1, reductions of motor vehicle license fees (25 per cent. on commercial trucks and an amount to be determined later on passenger cars), and subsidies for all municipalities in Ontario equal to one mill on rateable assessment. **Codes:** Hon. David A. Croll, Minister of Welfare, told Legislature 64,000 skilled workmen are now under codes established by authority of Industrial Standards Act. **Hydro:** T. Stewart Lyon, chairman of O.H.E.P.C., told Public Accounts Committee that Hydro's debt to Province had been reduced from \$207,250,258 to \$151,572,943 within approximately two years. **Minimum Wages:** Bill to establish Industry and Labor Board to administer minimum wage regulations for men and women given third reading. Hon. David Croll announced Quebec Department of Labor will co-operate with Ontario to eliminate wage competition between Provinces.

QUEBEC

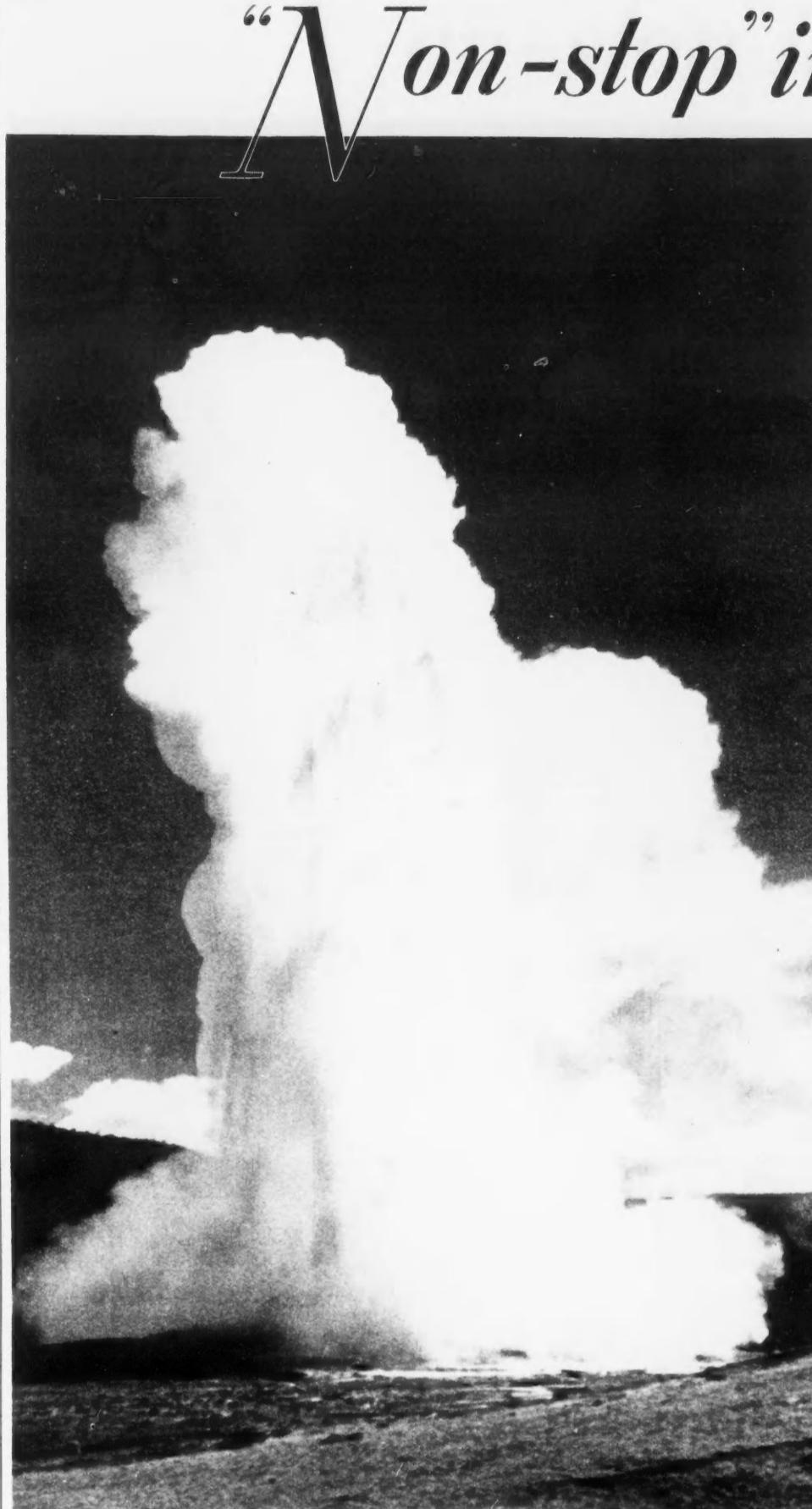
Anti-Communism: Premier Duplessis gave notice of bill "to protect the Province against Communist propaganda," proposing to padlock property used for dissemination of such propaganda "even as are disorderly houses." **Farm Loans:** Hon. Boni Dussault, Minister of Agriculture, introduced bill to place additional \$5,000,000 at disposal of Farm Loans Board for loans. **Municipal Tariff:** Private Bills Committee rejected clause in bill of Lasalle which would tax companies delivering oil, gasoline, soft drinks and viands within the town. Committee enunciated principle that taxation amounting to municipal tariffs must be eliminated. **Strike:** Entire Liberal Opposition in Legislature "went on strike" temporarily, in protest, according to Opposition Leader T. D. Bouchard, against "despotism" of Premier Duplessis. **Taxation:** Premier Duplessis gave notice of bill to prohibit municipalities granting tax exemptions to companies.

SASKATCHEWAN

Co-operatives: Retail merchants, wholesalers and lumbermen protested to Private Bills Committee against bill to authorize Saskatchewan Wheat Pool to extend its co-operative activities. **Health:** Deaths in measles, influenza and pneumonia epidemic among Indians at Be a la Crosse and Beauval reached 41.

OBITUARY

Beamish, James Henry, Etobicoke, Ont., retired public school principal, former member municipal council (68). Cantell, Mrs. Edward, New Westminster, B.C., life member diocesan board of W.A. of Church of England (75). Carmichael, William Robert, Vancouver, chartered accountant, past president Vancouver Board of Trade (65). Chipman, Miss Annie Leontine (O.B.E.), Kentville, N.S., only woman to hold seat on Kentville town council (73). Cote, Joseph, Regina, retired Indian chief (33). Dillon, James L., Toronto, past grand knight, Knights of Columbus. Eakins, Arthur W., Yarmouth, N.S., oldest active business man of Yarmouth (90). Galbraith, Frank E., Toronto, president Offset Carton Co. Ltd. Gosse, Capt. Josiah, Victoria, B.C., veteran of Pacific Coast sailing schooners (85). Greenlaw, Frank, St. Catharines, Ont., labor member of Ontario Legislature during Drury administration (74). Kempff, Ludwig, Ottawa, German Consul-General for Canada (64). Lafache, Alphonse, Montreal, assistant chief engineer of St. Lawrence ship Channel (52). Lancaster, Major S. G. Melfort, Sask., editor Melfort Journal. Legarde, Joe, Michipicoten River, Ont., last of Indian trail runners of Northern Ontario (84). Lowe, J. Cornelius, Montreal, president Canadian Vlaco Lamps, Ltd. MacEwen, Miss Violet Lac Lamps, Montreal, first librarian of Montreal Children's Library. McGivern, Major Harold M., Victoria, B.C., president Victoria Liberal Association (49). Mackey, John F., Toronto, director industrial chemistry, Central Technical School, former professor of chemical research University of Kansas (51). Middleton, Mrs. Mary Ann Hamiota, Man., first white woman in Hamiota district (52). Morrison, Dr. Matthew A., Peterboro, Ont., dentist, former member city council, former president Royal College Dental Surgeons, former president West Peterboro Conservative Association (67). Pooley, R. W., Victoria, B.C., secretary Radio Mfg. Co. (39). Rumer, Percy G., Winnipeg, past president Winnipeg G.W.V.A. Smith, Andrew, Montreal, veteran of Sudan, Khartoum, Boer War and Great War (65). Stratton, John, Stonewall, Man., administrator of relief and member of town council and school board for Stonewall (67). Teberthien, Edward Carl, Vancouver, pioneer Winnipeg florist, formerly owned largest greenhouse in Western Canada (67).



At regular intervals of about an hour "Old Faithful", world-famous geyser in Yellowstone National Park, sends forth its giant eruptions of boiling water and steam.

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LETTERS TO THE EDITOR

"PATTERNS IN BUDGETS"

Editor SATURDAY NIGHT:

IS IT possible that Rideau Banks, in writing his recent article entitled "Patterns in Budgets," fell into his own stream and forgot the facts.

The budget program, as outlined by him, is not a pattern which has been followed very frequently in the past, nor is there any evidence to support the contention that it is deliberately planned for the purpose of deceiving the electors and playing for votes.

The Liberals, when they came into power in 1921, did not follow this pattern. The fiscal year 1922 revealed a deficit of \$81,000,000. That year could hardly be said to be under the control of Liberal policy. In 1923 which would be really the first year of Liberal rule, the addition to the debt was \$31,000,000. The following year, 1924, there was a surplus of close to \$36,000,000 but that practically disappeared in the following year when the surplus was only \$345,000. By this time business had improved and we had a series of steady debt reductions.

NOW this was possible because of business conditions. Apparently it was not possible under the administration of Mr. Bennett which followed. Debt increases went up from \$83,000,000 in 1931, to \$220,000,000 at the bottom of the depression in '33. These declined to \$116,000,000 in 1935 but because times were hard and governments do not usually care to stack up more debt than is necessary certain items which might have been included in this year were not included and they fell into the following year. So that the first year of Liberal rule revealed an addition to the debt of \$162,000,000.

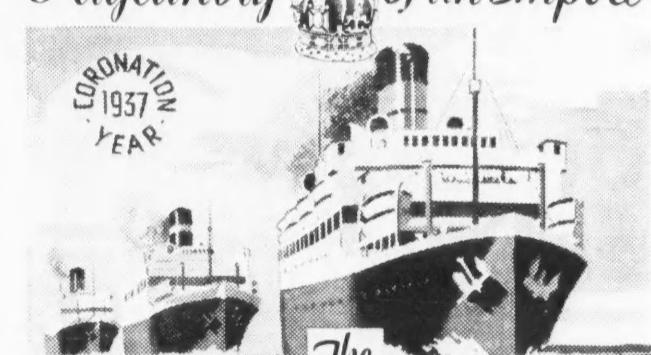
Personally, I feel that it might not be a bad idea if we came a little closer to the line than we do. It is more than probable that even in the present Budget there could be considerable writing down of assets. Some of this was done but perhaps not enough

J. ALLISON GLEN
House of Commons, Ottawa.
• • •
COMING EVENTS

PILGRIMAGES are being planned from many points in Ontario to attend the performance of the St. Matthew Passion of Bach, to be given at Convocation Hall on Tuesday evening, March 23. The Toronto Conservatory choir, soloists and orchestra, in the annual presentation of one of the world's musical masterpieces, are establishing a tradition of fine performance in the minds of many who regard this event as one of the highlights of the musical season.

A Texas evangelist has published a list of 723 sins. We're writing for a copy of it, as it is barely possible Washington Post.

Pageantry of an Empire



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LETTERS

TORONTO, CANADA, MARCH 20, 1937

ALL PEACEFUL NOW IN THE TURBULENT CAUCASUS

BY J. ALLAN CASH

FOUR years ago a Moscow friend of mine visited a little Cossack village in the north Caucasus mountains. One evening he went to see an old Cossack and while talking, asked him who lived in a village that could be seen across the valley.

"Kabardino-Balkarians," replied the old man with a fierce look in the direction of the village. "They are a wild lot of barbarians. It is more than a man's life is worth to go in among them. Several of our men have been over there in recent years and we have never seen them again."

Doubtless the people from across the valley told similar tales of these Cossacks. When my friend left his house the old man took out a huge pistol from a drawer and insisted on accompanying him along the dark village street.

"It is safer this way," he said.

A FEW years ago this was the situation in many parts of the Caucasus. Today those Cossacks and Kabardino-Balkarians work together in peace on the same collective farm. They have turned their swords into ploughshares and are more prosperous than ever before. They have modern farm machinery, and in their homes electricity and radios; modern buildings are replacing their stone hovels, and there is a school in each village. Almost everyone can read and write, young and old alike, where previously hardly anyone was literate; and when they gather together in their village soviets to discuss the problems of the day they no longer wear daggers and pistols at their belts. People have ceased fighting each other because there is nothing to fight about.

The age-long warfare between Georgian, Turk and Armenian has

THE PICTURES

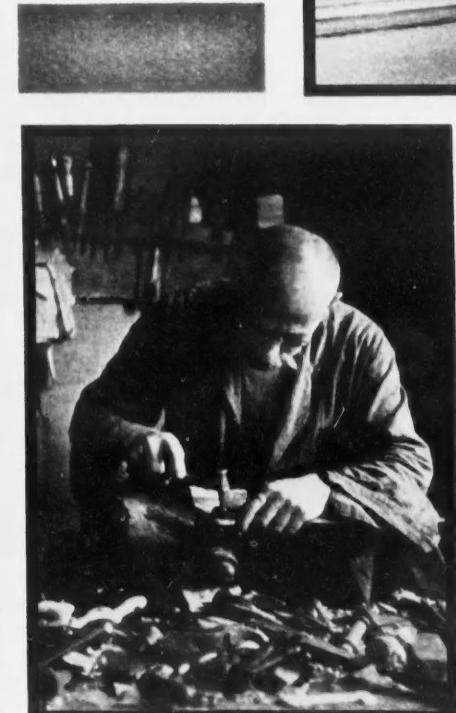
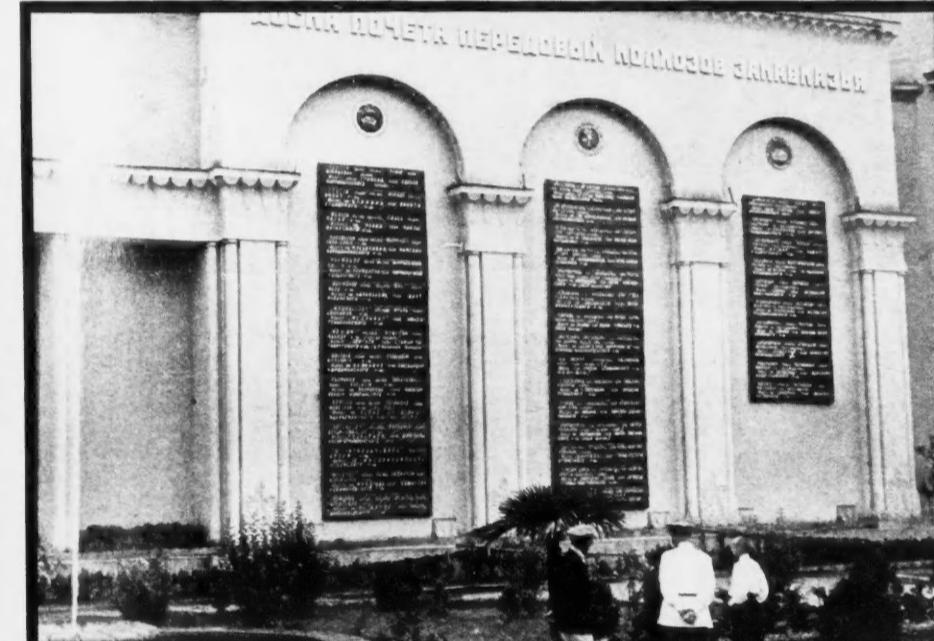
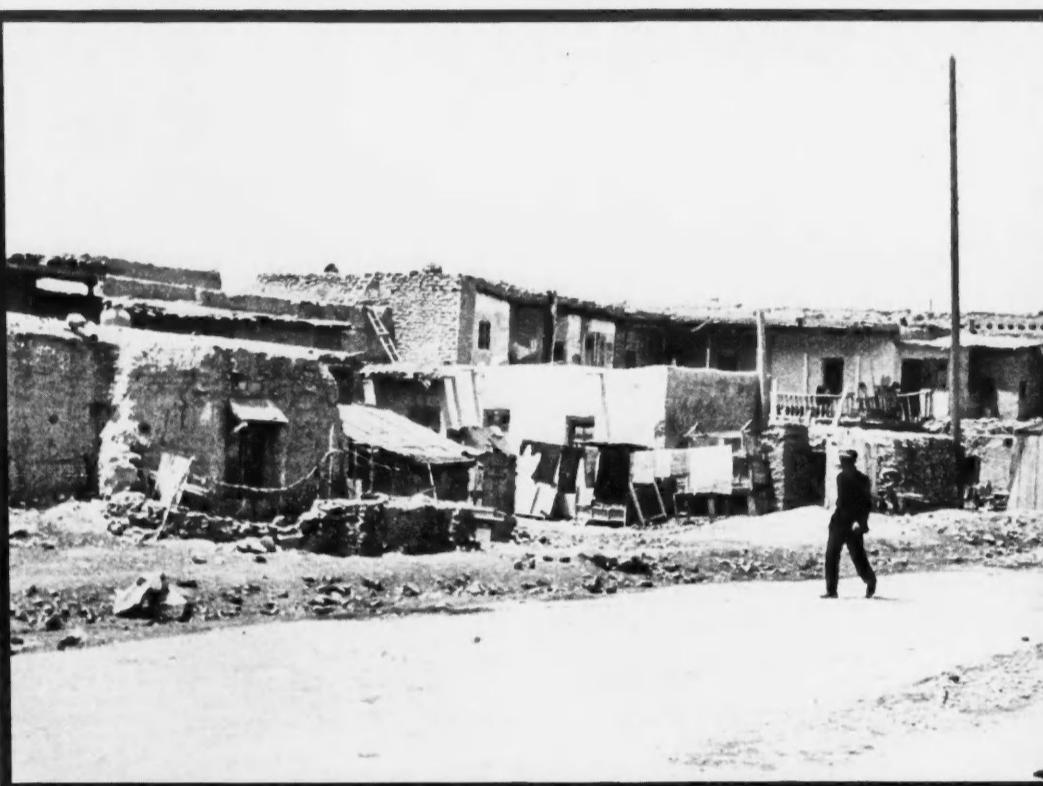
TOP LEFT: A street in Eriwan, capital of the Armenian republic, which the new regime has not yet got around to transforming. TOP RIGHT: A glance into the Park of Culture and Rest in Batum. MIDDLE LEFT: The village wall at Kazbek in the Caucasus. MIDDLE RIGHT: Collective farms compete for top ranking on this notice board on the main street of Tiflis; immediately below is a general view of the street in Tiflis where the notice board is located. BOTTOM LEFT: In the old part of Tiflis. BOTTOM CENTRE: The old dagger maker in Tiflis. BOTTOM RIGHT: A Hesurian peasant and his flock. The photographer and author, Mr. J. Allan Cash, was until recently a resident of Toronto.

vanded. Deliberately fostered as it was by Tsarist governments who regarded the Caucasus simply as a colony of Russia, to be exploited at will and kept in submission in the simplest and cheapest way, it has now given way to a spirit of friendship and co-operation in all walks of life which must be seen to be fully appreciated.

HOW has it all happened?" I asked M. Mellihoff, a high official in Narkomindel, the Soviet Commissariat of Foreign Affairs, in Tiflis. "What were the first steps taken?"

He explained to me that the civil war which followed the 1917 Revolution in Russia lasted much longer in the Caucasus than elsewhere. The Red Army had a particularly difficult task here, for it was fighting at one and the same time the White Army commanded by generals of the old regime, a formidable foreign intervention, and their own bourgeoisie who supported the White Army of the Mensheviks. Industry not having been developed to any great extent by the Tsars, there were not many proletarians in the Caucasus who might help a Bolshevik revolution, except in isolated places like Baku, the centre of the oil industry. But by 1922 all opposition had been overcome by the Red Army and measures for developing the country peacefully were immediately put into action.

One can well imagine what many of the people thought. Accustomed as they had been for generations to suppression and misery, they would simply consider that this was



(Continued on Next Page)

PEACEFUL IN THE CAUCASUS

(Continued from Previous Page)
a new set of masters to bully and abuse them. But instead, they found they were being given a measure of independence, and a large measure at that, and the old forms of suppression were lifted.

A VISITOR does not have to be told that there are many different races in the Caucasus. Everywhere one goes, in the streets of the cities such as Orjonikidze, Tiflis, Erivan and Batum, in villages, on the mountain roads, on the trains and the Black Sea steamers, one sees a medley of different types. There are the dark and swarthy Georgians, finer featured Armenians, Turks, bearded Jews; Hesurians—wild looking hillmen wearing huge fur hats and sheepskin coats even in the blazing heat of summer; Ingushians—superb horsemen, often gallantly clad and well mounted; ragged gypsies and countless others, all mixing harmoniously in work and pleasure.

After the Revolution the Caucasus was divided into the Northern Caucasus, a Region of the Russian Soviet Federated Socialist Republics (the largest part of the Soviet Union); the Autonomous Republic of Dagestan, on the Caspian coast; and the Trans-Caucasian Federation which contained the republics of Georgia (cap. Tiflis), Armenia (cap. Erivan), and Azerbaijan (cap. Baku). Each of these was subdivided into various autonomous regions and divisions. Under the new Constitution there will be numerous re-adjustments, with the emergence of three Soviet Socialist Republics—Azerbaijan, Armenian and Gruziat, or Georgian; and again great care will be taken to recognize minute racial subdivisions.

The policy of the Soviet Government was the economic development of the

country along socialist lines, coupled with the revival of national cultures. The peoples of the Caucasus quickly realized that the government was both determined and sincere about this double policy when they found themselves busily engaged in developing the immense natural resources of their country, creating new industries, building schools, railways and roads, theatres and club houses. Power stations were put up in the mountains to utilize the immense water power available; universities were built in the cities. Large new modern factories appeared; students' centres arose near to the universities. Vast irrigation schemes were started to enable crops to be grown in the fertile but desert soil of the eastern parts of the country. Suddenly there was education for everyone, old and young; their own languages were used in the schools, their own national culture stimulated; their songs and music and poetry, and other forms of art, were not only allowed but strongly encouraged, where they had previously been rigorously suppressed.

Is it any wonder that they laid aside their weapons and turned to with enthusiasm to help themselves to all these things which had been denied them for so long? They began to see that fighting each other would prevent all this progress, and when they stopped to think about it, they found there was really nothing to fight about. So now they work together peacefully instead.

IT IS VERY interesting and sometimes amusing to notice how this new order of things affects the characteristics of the various Caucasian races. In Tsarist days the large property owners, bankers and prosperous business men were very often Armenians, rarely Georgians, in spite of the

fact that the Armenians were persecuted more unmercifully, perhaps, than any of the other races. But they were by nature thrifty and business-like, whereas the Georgians were happy-go-lucky, rather lazy people who spent what money they had freely, and were fond of having a good time. Nowadays the Armenians fit in readily to the "white collar jobs" and are also running most successful collective farms and developing their industries in a very thorough manner. Georgians are to be found in all kinds of work and positions.

The present system of piece-work is just the thing for the Georgian temperament. I met a man in Tiflis who is the manager of a sawmill. He is an excellent worker and has received many rewards for exceeding the norms (output fixed for certain periods) for his mill. He has been given furniture for his home, samovars, theatre tickets and a radio, and is in line to receive a motor car next, at the same time earning a good salary with bonuses. His fellow Georgians talk among themselves and say in wonderment: "Look, he is a rich man now." This is a very significant remark, for previously very few Georgians were rich. This situation creates jealousy among the workers, which has the admirable effect of spurring them on to win rewards for themselves and become rich men too, with the result that Georgians are fast becoming good steady workers.

Not all of them yet, though, as I saw for myself when I was taken over a partly finished building by the foreman in charge. A small group of men were loafing in a corner and my guide hailed them, telling them to get busy, or the Georgian equivalent. They answered: "Where's our money first. We're not going to work for nothing."

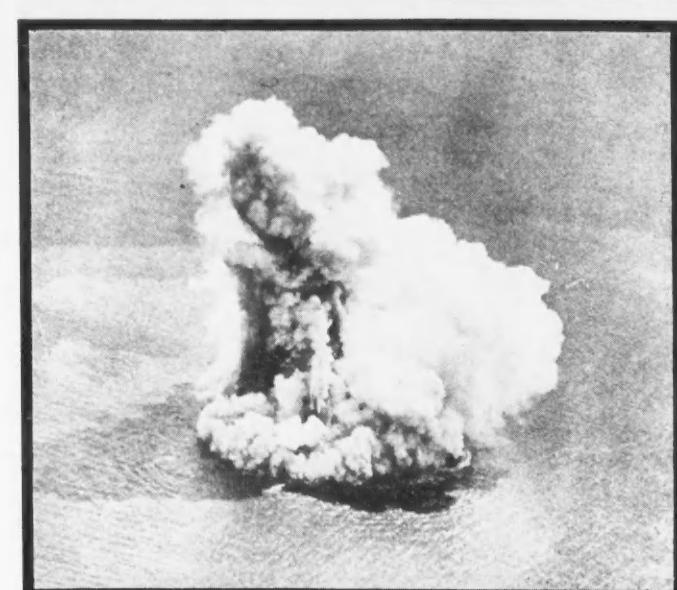
"You'll get your money when you do some work," replied the foreman,

pointing to one of the slogans which one sees all over Russia: "If you don't work you don't eat!"

"I should fire them," he explained to me, "But I can't because we are short of men. They have only come into town recently and they do not understand the new system yet. But they soon will. They will see by example that those who work get paid, and the better they work the more comfortable they can be."

THAT seems to be the principle all over Russia now. Little compulsion is used but people see for themselves how much better it is to conform to Soviet ideas. Farmers are not forced to collectivize in the Caucasus, but those who do join a kolkhoz are provided with modern farm machinery, good seed and are helped in all the other ways that go with collective farming. Their neighbors, still struggling along on individual farms, soon see how their friends, now economically secure, are forging ahead, living well in nice new houses, each having its own big garden, with a cow and pigs and chickens. The result is that over 75 per cent of the farms in the Caucasus are now collectivized.

In the old parts of cities such as Tiflis and Erivan there are a number of small shops where many things are done by hand, such as the making of oven shoes and other metal work, shoe repairing, leather work, saddlery, dyeing, bread-making, etc. Many of these shops are formed into artels, or collectives of saddle makers, shoe makers, bakers, etc. But the individual enterprises are not forced into artels. They can remain independent if they wish. But those in the artels find that they can get supplies more easily and often cheaper. Their products sell more readily through central selling agencies, and modern machinery is available to



A VOLCANO BENEATH THE SEA. This remarkable picture shows the Krakatoa volcano in eruption in the Sunda Straits of the Java Sea. It was taken by the pilot of a Dutch air liner who described it as a beautiful but terrifying sight.

eliminate much crude handwork. As from farming, the workers in a collective enterprise soon find themselves better off and so more and more of the individual enterprises become absorbed into artels.

THE slowest parts of the Caucasus to adopt the new Soviet order of life are, naturally, the more mountainous districts. In driving over the Georgian Military Highway from Orjonikidze (formerly Vladikavkaz) to Tiflis I saw many different types of people, peasants and hill men, who obviously had received few of the amenities which are supposed to accrue from Soviet rule. There were crude little villages of stone huts, flat roofed like those in Tibet, surrounded by high walls with tall watch towers at the corners, where pigs and chickens wandered in and out of the houses at will, and the inhabitants were uncouth and dirty in the extreme.

It is not to be assumed that everyone likes the new order of things. Many of the older people particularly would much rather have been left alone in the crude and courtious conditions to which they and their ancestors had so long been accustomed. One old man was heard to remark that the Georgian culture was hundreds of years older than that of Moscow and was quite good enough for him. Which shows how difficult it is to implant new ideas in old minds, for Georgia is being developed by the Georgians themselves, with help from Moscow only as required. But some of the older people's ideas about the Soviet system are very vague. There are even rare cases of jealous resentment of Stalin, himself a Georgian, who has done so well for himself since the Revolution.

These dissenters express their views with surprising freedom, but in all they amount to a very small percentage of the population. The vast majority of the Caucasian people are undoubtedly enthusiastic about the new order, and are devoting their best energies to its advancement.

WHERE real progress has been made the results are often nothing short of astounding. There are some fine State Farms in Armenia, for instance, on land which was previously barren desert.

Great areas in the Ararat Valley are being sown with cotton, and in the Batum district huge swamps have been drained and planted with orchards of citrus fruits. In the hills behind Batum I was taken over an extensive tea farm. All the hillsides for miles around were covered with tea bushes, and the tea factory surrounded with beautiful gardens, was the last word in modernity, cleanliness and efficiency.

Over-production seems to be the least of the worries of those who run a socialist state!

I flew from Erivan to Tiflis, and from the tremendous height to which planes must climb to pass over the mountains, it was possible to judge some of the recent progress made in Armenia and Georgia. Much of the country around Erivan was quite bare, with here and there a little green oasis around a tiny village. A deep gorge, like a rugged crack in the yellow earth, ran out from the foothills of Mount Ararat, whose snowy peak was half hidden in clouds. Mount Ararat, gleaming white across the border in Turkey, towered far into the clear blue sky with little Ararat just in Persia, like a somewhat small copy of it.

In Erivan I was told that the city was being built for the first time, not rebuilt; and certainly it looked like this when one compared the fine new blocks of apartments, the smoothly paved streets and the many new schools, with the little mud and stone huts and the narrow, rough and muddy lanes of the old town. The population of Erivan has increased from 28,000 in 1913 to 130,000 today.

A YOUNG man who was my classmate in Erivan said to me: "You ask me, are things any better than they were?" There is no comparison. Previously there was always fighting between the Turks, and the Georgians and ourselves, the Armenians. I saw my own father shot down in the fighting before the Revolution. You see, I am quite young, but already I have white hairs. But never mind. It is all peaceful now and our troubles are over. Never in the history of Armenia have things been so good, and they will be better yet." He had worked for the American Relief Mission about 1929 and so spoke quite good English.

Many Armenians who had previously left the country, unable to stand the trifling persecution, are now returning to their native land, even those who have become wealthy abroad. From Syria, France, America, Turkey and Iran (Persia), they are flocking back in such numbers that the stream has to be stemmed and their numbers regulated according to the accommodation available. Complete new villages are being built for some of them on the outskirts of Erivan, and most of them appear to be very glad to be back in their own land now that it is peaceful and rapidly becoming prosperous.

Perhaps the most significant remark I heard in all my travels through the Caucasus came from an old man in one of the little shops in old Tiflis. He was busily engaged in making some small daggers, and his shop was full of swords, knives and other Caucasian cutlery which he had made. A young Georgian who was with me asked him how business was.

"It is bad," he answered ruefully. "Look at these daggers. They are only cheap stuff. No one ever uses daggers now except theatre people."



FRIENDLY SEA GULLS. Mrs. George Black, M.P. for the Yukon, provides a spot of free lunch for the gulls that fly to her window. The photographs were taken at their home in Vancouver recently by Hon. George Black, K.C., former Speaker of the House of Commons.



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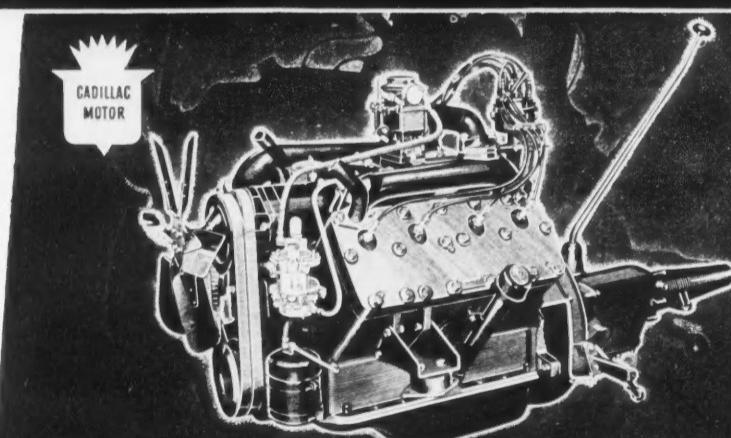
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REPRESENTATIVE OF VICTORIA'S golfing younger set taking part in the ninth annual Empress Winter Golf Tournament, are "three smart girls" caught by the candid camera in the Club house. Left, Miss Jean Campbell, and at the right her sister, Mrs. H. N. Lay. Between them, Miss Norah Wilson.

THE DISTAFF SIDE

BY MARIE CLAIRE

WE HOPE that the Junior League of Toronto's Night Club combined with the Florists' Association Spring Flower Show last week at Eaton's Auditorium was a financially successful collaboration. It was the League's big effort for the year to raise money for their charitable activities. It didn't seem to us quite the happiest possible linking up of two ventures from an artistic point of view, but that's of course nonsense. The pretty girls may have distracted one from the flowers, or perhaps the flowers resented being shoved into the background.

There were fewer flowers than usual, since vast open spaces were necessarily reserved for dancing and dining. No garden paths down which one walked under drooping laburnums or flowering fruit trees, lured one away from all recollection of March outdoors this year. We missed the trickly streams through the rock gardens and vast arbors of white lilac and shaded rhododendrons. But we blessed an immense white azalea for the start of pleasure it gave us, and the sheer courage of the colors of a great "bed" of potted Cynararias staggered us as much as ever.

As for the series of skits—Greta Garbo's mournful progress across the floor in mackintosh and beret, carrying her laboree's lunch box, was a treat. "I've brought my own supper, I only like my own cooking, don't introduce me to the audience, I want to be alone," she said lugubriously and was later seen sitting at the Celebrities Table munching her sandwiches sadly.

Josephine Baker and her briefly-clad, feathered, dusky chorus, the Can Can chorus combining great innocence of expression with considerable looseness of costume, and the adorable school girls with The Cosmopolitan Auditorium seemed the pick of the rest. Good girls . . . this kind of thing means an enormous amount of hard work for many weeks. We hope their houses were sold out.

FALLING into conversation with complete strangers to relieve the tedium of waiting for a bus or in a queue is one of our settled habits greatly deplored by our friends. People seem to us very interesting and we seldom find them less than comradely.

If we get more information than we give in these casual contacts it is probably only because other people are infinitely more interesting than we are. And they do tell one such curious things. This is no credit to our charm. Naturally we realize that. Bernard Shaw was not exaggerating when he said it is infinitely more difficult to prevent people telling you something than to get them to tell you anything.

Consider, for example, the woman with the small child in her arms who agreed this morning that the wind was very chilly and that anyone who could buy a car this year would be wise, to sell her old Dupont and buy a Bay.

"Did you feel the earthquake on Tuesday?" she went on.
We said we hadn't; we weren't very sensitive.

"I felt it," she said, "but it wasn't anything like the last one, of course."

We recalled how the last one had seemed to us like a train going by beneath our window.

"That was a bad one," she said. "I was sitting reading, a thing I don't often do, and I put my hand on the wall and I got a shock; just like an electric shock it ran right up me, like. I couldn't use my arm for three months."

We agreed it certainly was strange.

DON'T tell us the Daily Press is dull these days. A married lady in Acton, England, who apparently looks like Leda without realizing it, has just applied for police protection against a strange swan. Out of the Everywhere the bird appeared a week ago and sat down on Mrs. Robertson's pond. Seven times Mrs. Robertson tried to induce it to go away, and on the seventh the swan, she says, attacked her. It was then that she went to the police. Perhaps from Mrs. Robertson's point of view, the old gods are indeed dead. Perhaps she never heard of Zeus—perhaps she is a woman of no curiosity whatever. The possibilities in the story seem infinite. The last being, of course, the most fantastic of all:

A CITIZEN of Montreal was recently arrested for turning in five false alarms in one day. He pleaded guilty, offering in extenuation the curious fact that he did it because he was lonely. His mother and father had both died within the month and it left him very depressed. Unfortunately the dispatch did not state what effect this touching defense had on the judge. One can easily visualize it breaking him all up, and quite a Gilbert and Sullivan effect in court with the police and court officials sniffing audibly, and dashing the welling tears from their eyes.

The Japanese Intelligentsia in Tokyo have started a campaign to rid the city of such advertisements "As constitute a national shame." (No, not representations of the female form or patent medicines, this is Japan, not Toronto.) They want to raise the standard of English used by Japanese business houses seeking tourist business. A barber is no longer to boast of head-cutting nor are fashionable tailors, we sadly learn, to announce any more that "foreign ladies has fits upstairs."

"Keep on walking as long as you can and you may live to be my age," an Indian woman in Delhi told newspapermen on her 120th birthday. She was reckoning without the slings and arrows of outrageous fortune perhaps. A subhead in a Toronto paper not long ago gave the case away for Western women. "Woman instantly killed during walk to relieve insomnia," it read. That'll teach her.

Change-of-air note from "Swaps" in a Toronto evening paper. "Parrot cage, stand, guaranteed talker, value \$100, for car, radio, or piano, call evenings. . . ."

TRAVELERS

Mr. and Mrs. W. T. Northgrave and Miss Ella Northgrave have returned to Toronto after a visit to Coral Gables, Florida.

Lieut.-Colonel W. B. Kingsmill, Mrs. Kingsmill and their daughter, Miss Mary Kingsmill, have left Toronto to spend some time in Bermuda.

Mrs. Agar Adamson, of Toronto, is spending the winter in the south of France.

Miss Hester Russell has left Winnipeg to visit Mrs. Culver Riley in Toronto, and will later on visit in Montreal before returning home.

Mrs. M. G. Counsell, of Toronto, has taken a house in London for the months of May, June and July.

Miss Mary Moodie has returned to Hamilton from Nassau.

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33

MINARD'S

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LINIMENT

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—winter discomforts
and low general
resistance!



If you think back at past winters, you'll probably recall that March has always been a month of special hazard for you. You've had to be extremely cautious not to be affected by common winter discomforts.

Newer scientific facts help to explain why. You find it more difficult to keep well at this particular time because it's the time of year when your general resistance is likely to be low!

The sensible thing for you to do this winter is not to wait until you're made uncomfortable, but to prepare yourself ahead! Use certain measures while you are well which help you remain in good health. Adex may prove an invaluable aid.

Each Adex tablet or Adex capsule supplies you with Vitamin A, the factor which contributes more directly than any other vitamin to good general resistance; also Vitamin D, the "sunshine" vitamin that's so necessary these dreary days.

Both vitamins — A and D — are taken from rich natural sources, such as good cod and halibut liver oil.

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THE SPRING MODE ARRIVES

BY LUCY LOCKIT

THE two big Spring Fashion Shows of Toronto—Eaton's in their Georgian Room and Simpson's in their Arcadian Court—played to immense luncheon and tea audiences each day last week.

Simpson's buyers have assembled a swell collection of wearable clothes. We enjoyed the march-past immensely. As a tribute that is no weak cup of tea, either; we saw it late in a week almost entirely devoted to fashion and had thought we were fed to the back teeth with clothes.

The introduction of child mannequins wearing outfits from the Girls' shop (4 to 14) pleased everybody. Good gracious, how cute they were. The littlest was just five and looked like a Lenci doll—she simply broke us all up. We doubt if Simpson's will dare to put on a show again without child models.

Colour being one of the great talking points of Spring fashions we thought this show very artfully staged to accent it. The models followed each other in rapid succession in a series of outfits that ranged through from beige, dawn pink, rose quartz and the "muted" shades of "thistle," right through to the Coronation rose red and the rich blues and reds that combine so handsomely this year.

A fine beige coat with a short matching fox collar led off. The skirt swings in umbrella-rib tucks from under a narrow leather belt. A short beige jacket over a black frock worn with patent accessories displayed that matched the shades of the wheel-brimmed turban wrapped with six or eight colours of georgette. A thistle colored three-quarter coat with a glorious misty fox collar worn over a dress of the same, and with matching fabric hat and deeper wine accessories—a short Coronation blue cape and skirt, with a Coronation rose red jacket whose lapels and collar were worn outside the cape)—and a silk dress, wool coat collared with fox, and matching hat all in exactly the same, a delicate grey-pink—these were only a few of the good-looking ensembles.

Among the Originals were Schiaparelli's pleated or "blistered" navy taffeta jacket over a simple navy dress with a bristly red cord dinner collar. Lanvin's turf green cord dinner dress—short sleeved, high necked in front with big metal buttons and a deep V back, . . . the Molyneux "Limelight" wrap in fine yellow wool with $\frac{1}{4}$ sleeves and big lapels, . . . and Mainbocher's black lace and net restaurant gown with long sleeves and peplum.

At a clever plate glass dressing-table two of the models tried on hats from cellophane boxes. The majority were from Lily Dache and Milgrim in New York, others from Marguerite and Leonie, and Hermance in Paris, and mad as you'd expect. A mustard yellow rough-rider hat, great gauntlet gloves to the elbow, and an ascot, all of mustard yellow suede with navy, was so swagger it brought down the house.

The children wore some charming little coats with matching hats of the Glen-Garry persuasion, and lots of ruffled net and taffeta party clothes. A platinum blond, of seven years, with all the aplomb of a movie queen pleased most of the onlookers vastly in a blue coat and hat with a coral frock, but pleased no one more than herself. The littlest, with a blue ribbon tied round her curly hair and a white point d'esprit frock took the house by storm, however, when she stopped and curtseyed gravely and blew a kiss to the house. We thought the girl of about 14 perhaps the winner of the children's stakes. She was just a little coltish, her hair all vitality and natural curls, and she looked perfectly charming with practically no make up, in a party frock to her ankles of ruffled green net.

The wedding scene borrowed its atmosphere from Gone With the Wind, (ever hear of it?) the bride in white satin with a net petticoat effect in front, and the bridesmaids also in frilly white.

THE T. Eaton Co.'s presentation included an enormous variety of clothes, English, French and American, but on no one younger than what their pretty stylists described as "our younger sisters." Your younger sister is apparently always about 16.

Ensembles were much in evidence. Probably the smoothest was Molyneux's coat softly pleated in the back, in navy wool, with a short Duchess of York collar of grey fox. The shoulders were built out and the sleeves shirred into a straight and narrow cuff. The dress was simple, navy and marvellously cut, tying behind. Good edge-to-edge top coats were here, and look grand. The new reefer coat is wide shouldered with

Plenty of taffeta here, as in Paris. Black taffeta evening gowns with pleated ruffles of velvet ribbon a steal from the popular play in Paris at the moment with Madame Botany.

Three lovely models did their usual joyful change of hat and apparent character that has become a specialty of this particular show. Suzy is the pet milliner here. Her Profile hat is pretty clever—a shallow affair of black straw that does play up the side view of your countenance nicely. Agnes's black straw open-crowned hat with the upstanding brim like a Russian head dress, bound with Royal blue georgette, is a knockout, tricornes, sailors, balloon-edge toques, turbans and muffin brims were all shown and looked divine, on the models at least. You can just wear a ribbon round your hair holding a visor and call it a hat. If you feel smart that way, you'll be smart.

The bridal procession was delightful.

Two bridesmaids in green mouseline,

two in rose—their hats Chinese berets with bunches of tulips on top.

The bride wore white satin, high-necked, long-sleeved, and her train attached to a shirred belt.

A simple arrangement of her tulle veil held three tiny ostrich tips—Heard of the Coronation—and she carried a double ended sheaf of white tulips, the centre ones folded back to show their black hearts, and looking like poppies. It all finished the show off very happily.



MARGARET LOUISE PUGSLEY, daughter of Mr. and Mrs. T. A. Pugsley, of Toronto. As a member of the Toronto Skating Club she was in the junior ballet in their annual carnival.

Photograph by Ashley & Crippen.

single buttoning—the front made to swing full by loose unpressed box pleats on either side—no collar and tiny lapels. Monkey fur was shown on suits and coats, as collars, lapels and borders. It takes an exceptionally rigid moral code to wear monkey fur successfully, you might remember.

There was a good deal of taffeta and many boleros appeared in every sort of material. This latter must be credited to the Spanish refugees we understand—a grim reason for a fashion.

Norman Hartnell's field flower full-length fitted coat over a black silk jersey dress showed what can be achieved in this very popular fabric. Silk jersey makes lots of the best evening gowns. A beautiful "Wings of a Moth" gown in flesh to coral chiffon had draperies that flew out as delightfully as those of the Winged Victory. All the rose shades, particularly "rose quartz," and the blues with Schiaparelli's "Blue Danube" were accented. There were very few prints.

The Molyneux evening dress *Gloire de Dion* was incredibly lovely on a dark mannequin. The whole effect is of a great golden rose in taffeta. Actually the bodice is a straight bit of swathing, the skirt is hugely scalloped and "fuched" like the elaborate curtains in a French hotel room. The kind that work on pulleys. *Vionnet's* summer-sky-blue evening dress in satin and blue crepe seemed unusual from that lover of Greek fluidity. It is alternating diamonds of satin and crepe sewn together, graduating from quite small ones at the waist of the full skirt to great big ones at the hem. The bodice is very modestly cut in V's back and front and it has huge puffed sleeves. Maybe some of you will want it badly, we won't fight for it. *Mainbocher's* navy blue suit with its high jabot of navy organdy and jacket with a pointed peplum at the back, the edge of the skirt has a pleated ruff of organdy—we frankly thought hateful.

Plenty of taffeta here, as in Paris. Black taffeta evening gowns with pleated ruffles of velvet ribbon a steal from the popular play in Paris at the moment with Madame Botany.

Three lovely models did their usual joyful change of hat and apparent character that has become a specialty of this particular show. Suzy is the pet milliner here. Her Profile hat is pretty clever—a shallow affair of black straw that does play up the side view of your countenance nicely. Agnes's black straw open-crowned hat with the upstanding brim like a Russian head dress, bound with Royal blue georgette, is a knockout, tricornes, sailors, balloon-edge toques, turbans and muffin brims were all shown and looked divine, on the models at least. You can just wear a ribbon round your hair holding a visor and call it a hat. If you feel smart that way, you'll be smart.

The bridal procession was delightful.

Two bridesmaids in green mouseline,

two in rose—their hats Chinese berets with bunches of tulips on top.

The bride wore white satin, high-necked, long-sleeved, and her train attached to a shirred belt.

A simple arrangement of her tulle veil held three tiny ostrich tips—Heard of the Coronation—and she carried a double ended sheaf of white tulips, the centre ones folded back to show their black hearts, and looking like poppies. It all finished the show off very happily.

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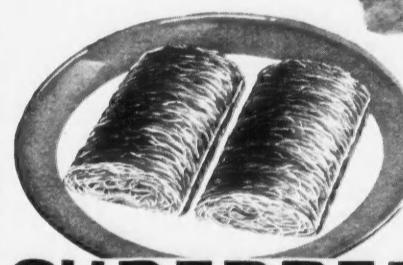
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She's full of the "GO" that Shredded Wheat gives..

K EEN and merry-eyed, strong and firm of limb, full of life—these are the children who are healthy. See that your children enjoy vital health by serving Shredded Wheat regularly. It's crammed with Nature's precious whole wheat goodness and gives the system everything required to keep it nourished and vitalized. Start them off every morning with Shredded Wheat and hot or cold milk. It's the ideal natural food for everybody.

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Niagara Falls - Canada



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MADE IN CANADA - OF CANADIAN WHEAT

**So smart!
those hands
in Perrin Gloves...**

Gloves that are gay . . . gloves that are demure . . . lovely gloves by Perrin, in every fashionable color, for every costume, await your inspection at any good store. Of perfect fit, they'll wear and keep their style so well and so long that it is more than worth while to insist on the world famous Perrin Glove.

The house coats were the ultimate in comfort combined with pep. A dusty pink wool, very fitted through the body and enormously wide in the skirt, had graduated bands of wine color and broad lapels. An addition to any wardrobe, we'd say. Nice show, this.

TRAVELERS

Brigadier J. M. Prover and Mrs. Prover have left Quebec for New York, whence they sail for the West Indies and Panama.

His Majesty's Senior Trade Commissioner, F. W. Field, C.M.G., and Mrs. Field have left for England and will be away for three months.

Mrs. Cortland Fages, of Quebec, has been spending several days in New York.

PERRIN GLOVES

"They look twice
at smartly gloved hands."

WHAT A GAY DOG YOU ARE!

AND STRANGE AS IT SEEMS, HE WAS!



For friendly stimulation . . . millions turn to this truly roaster-fresh coffee!

FIRST, the tantalizing fragrance of its aroma—then, the goodness of its matchless flavor... And then—what friendly cheer! Its friendly stimulation buoys you up . . . and never lets you down!

Vita-Fresh Maxwell House comes to you truly roaster-fresh. It's packed in a super-vacuum tin . . . the one sure way to bring you coffee as fresh and wholesome as the hour it left the roasting oven.

ROASTED AND PACKED IN CANADA



GOOD TO THE LAST DROP

FELIX KASPAR of the Vienna Skating Club, champion of the world in figure skating, who took part in the Annual Carnival of the Toronto Skating Club at the Maple Leaf Gardens on March 17, 18 and 19.

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MARCH 25-26
\$23.15 Atlantic City
or Washington
RETURN LIMIT 6 DAYS
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\$24.65 New York
and Atlantic City
RETURN LIMIT 6 DAYS
Tuesday, Saturday, Sunday, April 1, 1937
into 4:30 P.M. C.P.R. By March 24
for Atlantic City and Washington
PERSONALLY CONDUCTED
TOUR
Leaves Toronto, March 25 for
Washington, Atlantic City and
New York. Circular giving complete
details gladly sent upon request.

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Enjoy your trip
Mother's Day
Makers Deck Artistic Enjoyable
And Tea a Welcome Event

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BIRTHS • ENGAGEMENTS
MARRIAGES • DEATHS
\$1.00 PER INSERTION
Paid in advance
All Notices must bear the Name and Address
of the Sender

ENGAGEMENTS

Mr. and Mrs. William J. Preston, Ottawa, announce the engagement of their daughter, Clare, to Mr. Roy Flegg, B.A.Sc., of Montreal, son of the late Mr. and Mrs. John Flegg, of Montreal. The wedding to take place April 3rd in All Saints' Church.

SOCIAL WORLD

BERNICE COFFEY, SOCIAL EDITOR

AN INTERESTING visitor from England, who remained only two days and then was off to New York for a week before sailing home, was Mr. Harold Macmillan, M. P. He is no stranger to Canada and Canadians for, besides his business affiliations here, Mr. Macmillan was aide-de-camp during the years of 1918 and 1919 to the then Governor-General of Canada, the Duke of Devonshire, to whose third daughter, Dorothy, Mr. Macmillan is now married. They have a family of one son and three daughters. In addition to being a very busy publisher, Mr. Macmillan is a member of parliament for Stockton-on-Tees, and is the author of several books, among them "The Next Five Years," and "Industry and The State."

During his stay in Toronto, he was the guest of His Honor the Lieutenant-Governor and Mrs. Herbert A. Bruce at Government House, and on Thursday the dinner party scheduled to be given in his honor by Mr. and Mrs. Hugh Eayrs was transferred to Government House where His Honor and Mrs. Bruce entertained delightfully. The following day Mr. and Mrs. Eayrs arranged a luncheon and, later in the afternoon, a sherry party which was held at the Toronto Hunt Club where a snowy landscape and the deepening twilight of a blustering March day glimpsed through long French windows made a delightful contrast to the warm hospitality within.

Among the many guests at the sherry party were Colonel and Mrs. George Drew, the latter looking, as always, very svelte and charming. Mrs. Drew's expression of happy animation and never-faltering clothes sense, make her one of the most attractive women in the city. She wore a short black floral printed silk frock with above-the-elbow puffed sleeves; a magnificent three-skirt silver fox skirt about her shoulders and falling almost to the hem of her skirt; and a large black straw hat with a brim that turned up like a saucer off the face.

Mrs. Reginald Stewart, another guest, had news of Mrs. Gordon Finch who is spending a month in New York where she has a most attractive apartment on Park Avenue, and is enjoying a round of theatre going and musical events. Mrs. Finch was hostess at a party at her apartment in honor of Mr. Stewart, founder of the now famous Promenade Symphony Concerts in Toronto, after his piano recital at Town Hall recently. Mr. Boris Hamburg and Mr. Richard Van Valkenburg were among the guests from Toronto.

FILLED with the massed glory of Easter flowers, the conservatories at the Dale Estate at Brampton, Ont., will be the Mecca on Saturday, March 20, for many hundreds of visitors who will motor from points throughout Ontario to share the magnificent sight. Tea will be served by Mr. Duncan Bull and Colonel Bartle Bull. This is the first of the garden tours of the National Garden Scheme, and will be followed later in the season by visits to estates and gardens of outstanding beauty. Proceeds of the garden tours are for the National Institute for the Blind.

ST. JOSEPH'S CONVENT ALUMNAE recently completed arrangements for a bridge and tea to be held during Easter week in their Alumnae rooms. Mrs. J. G. Reid, president of the Alumnae is the convener, and the tea hostess for the afternoon will be Mrs. B. J. Usser.

THE Dean and Mrs. Kingston of Trinity College entertained at a Lenten tea recently, in honor of Mr. and Mrs. Walter Allward. Mr. Allward is the distinguished sculptor who brought lasting fame to Canada with his magnificent Vimy Memorial. Tea was poured by Mrs. H. Brown of Wolfville, N.S., who is spending the winter with her daughter, Mrs. Kingston.

ON THURSDAY, March 18, the Baroness Istrilidate was guest of honor at the tea following her lecture before the Women's Canadian Club at the Eaton Auditorium. Hostesses were Mrs. D. W. Eaton, Mrs. George

Henry, Mrs. John Jennings, Miss Kathleen MacLennan. Assisting Mrs. Albert Matthews, the president, and her executive were Mrs. R. O. Daly, Mrs. Gilbert Falconer, Miss Helen Henry, Mrs. Paul Matthews, Mrs. Grant Pepler, Mrs. Victor Tyrrell.

WINNIPEG

WINNIPEG has been very gay with the Winter Club Carnival holding all the attention, and bringing in its train all sorts of delightful parties. Mr. and Mrs. Travers Sweetman entertained at a supper party following the performance on Saturday evening. So also did Mr. and Mrs. C. M. Taylor, when the guest of honor was Miss Louise Bertram, of Toronto, who, with Mr. Stewart Reburn, was guest skater. Following the final performance on Monday evening there was a very jolly dance at the Winter Club when Miss Bertram was presented with a lovely petit point evening bag, and Mr. Reburn with a traveling case. Miss Bertram looked very smart in a beautiful frock of blue net and sequins with which she wore a corsage of



WILMA GRANT, third year student at the University of Manitoba, who recently won first prize in a competition for an airport design sponsored by the Royal Architectural Institute of Canada and open to all schools of architecture in the Dominion.

orchids. In her honor Mrs. J. C. Green Armitage was a luncheon hostess. So also was Mrs. A. Purvis. Mr. and Mrs. J. A. Macaulay also entertained at a large luncheon for the visiting skaters.

This year's Carnival was the most successful that Winnipeg has ever had. The organization, decorations, costumes, music and all the essentials that go to make up the setting, only added to the wonderful skating of the performers. The children's act, which opened the performance, was utterly delightful, and the skating remarkable for their tender years. Two golden butterflies and a pair of glow-worms made a great hit, as did a trio of water lilies, all under ten years of age. Miss Betty Riley and Mr. Jack Kilgour, who recently won the junior pair championship of Canada, in Montreal, were an attractive pair in their cloth of silver and American Beauty costumes. Miss Riley left next day by plane to catch up to her parents, Mr. and Mrs. C. S. Riley, who are en route to California by motor. Miss Sally Payne accompanied her.

A party of former Winnipeg people who came from Port Arthur and Fort William for the Carnival included Mrs. Norman Paterson, Miss Elizabeth Paterson, Mrs. Malcolm Cochran and her daughters, Ann and Susan, Mr. and Mrs. George Burbidge and Miss Peggy Holden. We hear that the latter has been invited to go out to Australia to give a skating exhibition.

LEUT-COLONEL John Northcott, M.V.O., of the Australian Staff Corps, and Mrs. Northcott, spent a couple of days in town en route from

Simpson's

for SUITS

Suits that have *carte blanche* in the fashion world, with the important soft-strict styling, the courage of colors, the personality in trimming that distinguish leaders in the 1937 Easter parade.



ONE OF THE MOST INTERESTING WEDDINGS of the season was that of Mrs. Kenneth Peacock, who is seen above with her attendants who are, from left to right—Miss Mary Piel, of New York; Miss Mary McCrea, a sister; Mrs. Archibald Browne, marron of honor; Miss Hope McCrea, another sister of the bride. Mrs. Peacock is the former Miss Helen McCrea, daughter of Hon. Charles McCrea and Mrs. McCrea, of Toronto.

Photograph by Charles Aylett

England to their home in Australia. Mrs. Gourlay Colquhoun was hostess at a luncheon of ten at Manitoba Club in Mrs. Northcott's honor.

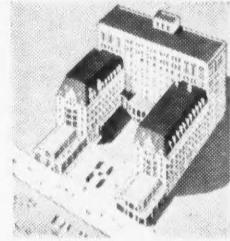
her mother, Mrs. W. A. Murphy. A marriage of interest to a large circle of friends took place here quietly when Mrs. Violet C. Connolly became

the bride of Mr. Andrew Milligan. Mr. and Mrs. Milligan are now at the Empress Hotel, Victoria, B.C., for a few weeks.

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Gentle sea-breezes, invigorating strolls along the Boardwalk, Spring sunshine . . . all invite you to a restful vacation in Atlantic City now . . . especially during "Canada Week" beginning March 29, when a gala round of entertainment is planned for our Canadian guests. Get a handsome winter-tan . . . take the sun baths and health baths . . . enjoy the delightful cuisine and the recreational features of Hotel Dennis. American and European Plans. Rates upon request.

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Blocks from Union Station and Auditorium

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HADDON
HALL**

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Attractive April-May
Rates for American and European Plans

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begins here!**

Easter is the time to come out of Winter and join the colorful crowds in the warm sea air of Spring. And when you start the parade at the Seaside, with good food and the atmosphere of genuine hospitality, you're sure of real enjoyment. Come along—and bring the family. Just across from Stone Pier.

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A quiet, homelike hotel—modern, brick construction, with all outside rooms, good food, moderate rates.

FREE PARKING
\$22.50 per Person
WEEKLY—ALL MEALS
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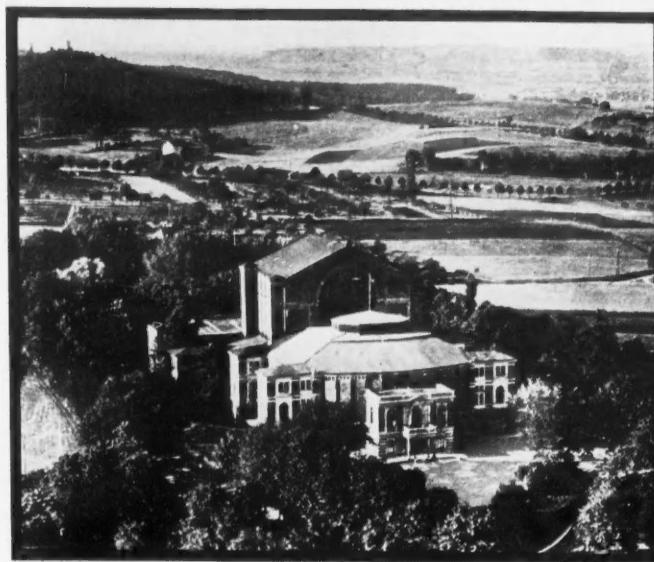
—Ports of Call**THE GERMAN COUNTRYSIDE**

BY HANS STEEN

TO DESCRIBE Germany in a few words would be well-nigh impossible. The beauty of its landscapes, its wealth of artistic and cultural treasures, and the great diversity and variety of the life of its people, are in themselves so manifold, that no one characteristic can be cited as giving to the country its predominating tone. Those who are interested in the history of art and science, or in political history, will find the same inspiration in Germany, as those whose chief interest is in outdoor sport or in the beauties of nature. Those who come to Germany in search of health, and are made aware of the fact that Germany possesses over 600 medicinal baths and health resorts, will get the notion that Germany is one immense "cure country." The yachtsman or oarsman who tours through the rivers and lakes of Germany will admit that it is a paradise for the lover of water sport. All of these enthusiasts are right, yet most of them fail to note that the main feature about Germany is its versatility.

There is no kind of landscape which is not to be found in Germany. Are you fond of mountain scenery? From Lindau on Lake Constance, across to the Austrian frontier, stretch the highest mountain ranges of Germany. These are not only an attraction for the mountain-climbing tourists who are devoted to this ancient Alpine sport, but to those whose wish it is to spend their holiday in leisure. These may also go to the highest peaks of Germany, including the "Zugspitze" with its altitude of 3,000 meters, by comfortable mountain railways which make the round trip in the course of a summer afternoon. Tourists who are fond of walking will find ideal grounds in the neighborhood of Garmisch-Partenkirchen, Reichenhall, and Berchtesgaden.

OR PERHAPS you prefer the deep forests of the mountains of Central Germany. Here are to be found countless little villages, half hidden in the wooded valleys, including many small health resorts and foresters' lodges. For instance, the tourist can wander for hours through the forests of Bavaria or Spessart without finding a hostelry until he comes out to the edge of the woods. Poets have written much about the "German forests,"



AT BAYREUTH. The home of the famous Wagner Festivals, built by Richard Wagner in 1876.

—Photo courtesy German State Railways, Toronto.

tell tales of the ancient days of chivalry, and many a ruin on the banks of the Mosel, Neckar, and Danube remain as memorials of that romantic age.

It is not alone the relics of the Middle Ages that you should see. Go to Weimar and spend a pensive hour or so in Goethe's work room and garden. Do not miss having a look at the castles built by those princes who were the leading patrons of art in the classic age. You should also walk through the parks of Veitshöchheim, Kassel-Wilhelmshöhe, Herrenhausen, and von Schwetzingen, to say nothing of the noble avenues of Sanssouci, or the gardens of Rheinsberg. In almost every large city of Central Germany, somewhere amid the bustle of modern times stands a silent old palace, from the walls of whose lofty chambers the paintings of great masters of older times look down upon the world of today.

If you are interested in history and

large cities only. To be sure, an evening's stroll along the brightly lighted "Kurfürstendamm" in Berlin, or a midnight frolic with a jovial crowd on the "Reeperbahn" in Hamburg Harbor, have their charms. But it is not unlikely that you have seen something of the kind already in Paris or Budapest. Therefore, you are advised to attend one of the century-old folk festivals, such as are to be seen in many German towns. Have you ever been, for example, to the Munich October Festival, or to one of the Vintners' Festivals on the Rhine, the "Fischertreffen" at Ulm, the Cherry Festival at Naumburg, the Bavarian Church festivals, the "Kirmess" in Thuringia, or the Dürkheim "Sausage Market"? You should not miss seeing the great Rhine Carnival at Cologne, or the Shrove-Tuesday Masquerades at Mayence or Munich. These are all genuine folk festivals, which are nowhere else to be seen except in this country.

You should experience this folk-life as you find it in Germany, as you travel through the land. The festivals themselves are unique, and you see the German character in another light, for your German "lets himself go," so to speak. You will see in some of the tiniest villages the quaint old peasant costumes, the wearing of which has recently been revived. There are, for example, the bright-colored dresses of the peasant women of Bueckeborg, or the Hessian girls in the villages around Fritzlar or Marburg. Spend an evening at Ruedesheim among these jolly Rhinelanders and their good Rhenish wine; and an afternoon at the Munich "Hofbräu-House," or in a wine room in some town along the Main, in the Palatinate, or on the old bridge at Wurzburg. Do not forget the "Ratskeller's" of the old seaport towns, where the strains of an accordion coming in through the window from the twilight outside will give you a feeling of being at home in Germany. I know, of course, that there is also much gaiety and dancing at the fashionable health resorts and spas—that there is a fascination about the splendid avenues of Pyrmont and the promenades of Wiesbaden, the five o'clock teas in Bad Eilsen, or an evening of dancing at Bad Naumburg. But the other places should not be overlooked, for it is there that you will see the true German.

• TRAVELERS

Mrs. Cecil Merritt who has been visiting her brother and sister-in-law, Major and Mrs. J. M. Tupper at Ottawa, for several weeks, has returned to her home in Vancouver.

Mrs. Gordon Komantz, who has spent the winter in California, has returned to Winnipeg, accompanied by her sons, William and Gordon. Her daughter, Barbara, will not return until June.

Mr. and Mrs. S. H. Logan have returned to Toronto from a visit to Havana, Cuba.

Miss Betty Smart, who has been traveling around the world, is at present in London, and will not return to Ottawa until after the Coronation.

Mr. and Mrs. W. R. G. Holt and their son and daughter, Peter and Pam, are sailing on April 27 from Quebec by the Empress of Australia for London to attend the Coronation.

IF ONE is travelling for amusement and pleasure, it is hard to know what to suggest first or how to give the best advice. One thing may be said, however, and that is that you should not confine your visit to the



PALACES AT POTSDAM. The world-famous Orangerie, built by Frederick the Great.

—Photo courtesy German State Railways, Toronto.

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LARIAT**
lassoed the lassies

Once you've put your foot into it, you'll want to wear it home. So gloriously comfortable. A grand shoe for tweeds. And the wide-open spaces will catch any breeze.

WALK-OVER —K. B. LOHEED
290 YONGE STREET**Bags for Easter**
by Elizabeth Arden

An Arden Bag for Easter! What finer gift could anyone choose than one of these inexpressibly lovely Arden creations. For example the Daytime Bag . . . created in the imitable Arden manner for voguish Easter wear. Fitted luxuriously with jewelled compact and lipstick . . . comb and change purse and mirror. Suede, calf, lizard, alligator or patent leather add distinction to these Arden hand-bags. With new patent slide lock, \$29.50 and \$32.50. Others \$20 to \$45.

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ILE DE FRANCE**Easter leads the parade to Spring**

Come to the Traymore at Easter-Time! Come down for a preview of spring, and promenade in this delightfully mild climate. Enjoy the spirited good times. It's time to leave winter behind—to relax, to live again on the sun-bathed decks of the Traymore. Rates from \$5 European—with meals \$8.

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HE KEEPS HIS JOB Though TURNED 70

House Painter Who Takes His Kruschen Every Day

How many painters can continue to work when they are over 70? Here is one who can—and he still does some of the most trying jobs in his trade. How does he do it? He tells us in this letter:

"I have been in the habit of taking a few grains of Kruschen Salts in every cup of tea I have had for a great number of years. I may state that I am turned 70 years of age, being born on July 22nd, 1864. I am a house painter by trade and still at work. I can work off any ladder, no matter what height, or in cradles which are hung outside high buildings. I have been asked many times how I carry my age so well, as I only look about 50. Well, I tell them all that I take Kruschen Salts regularly every day." J.S.A.

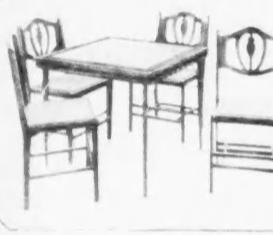
Kruschen is a combination of numerous mineral salts which assist in stimulating your liver, kidneys and digestive tract to healthy regular activity. They ensure internal cleanliness, and so help to keep the blood-stream free from impurities.

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The BONWORTH Set

Cleverly-designed chair-backs, upholstered seats, padded table-top and smart lines.



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"STANDARD" SERVICE

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Finest drycleaning
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There is good reason for the present high value for chrysanthemums. Their adaptability and give color, life and beauty to gardens long after other flowers have gone—even after the first frost. Our 1937 catalogue contains many lovely offerings of this popular flower, including new Korean Hybrids. Write for our catalog. We ship from coast to coast and have over 25 years' experience.

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THE DECORATIVE WOOD PRESERVATIVE

Why Beautify to Rot?

To beautify wood shingles and all other woodwork around your home and garden, you save by using an enduring color and preservative against decay and insects. To thus protect, it must have unusual penetrating qualities to reach the heart of the wood where decay and insects attack. Such is Presotim, the Decorative Wood Preservative, obtainable from Canadian distributor.

PRESCO COMPANY LIMITED
165 ESPLANADE TORONTO

THE ATTIC COMES TO LIFE

BY ALLAN CLARK

RIGHT beneath the roof in any number of houses—and in some that badly need more room a perfectly good extra floor is literally going to waste. Yes, that potential space-giving floor is none other than the "attic"; so often left wholly unfinished, in other cases merely roughly floored to afford storage possibly accessible only by ladder and trap-door. And unbearably hot in Summer, unbelievably cold in Winter—that's a true picture of the average undeveloped attic of today and yesterday.

But, fortunately, under the influence of the Home Improvement Plan, undeveloped attics rapidly are being superseded by attics developed according to an ultra-modern idea of comfort and convenience. The vast strides made in both methods and materials employed in insulating houses against the penetration of heat and cold undoubtedly lie beyond this new conception of attics as a potential source of additional space.

Guest rooms are needed in many homes; and they can be created very easily in an attic where being retired from family and service quarters they offer real sanctuary to guests. In other cases, of course, attics can be used advantageously in providing additional accommodation for servants. A recreation room, although basement locations now are rising particularly high in favor, is another interesting possibility in attic development—which is true of a combination bedroom and den for a teen-age member of the family. And, if that teen-age boy or girl happens to be carried away by some hobby, whether butterfly collecting or amateur photography, isn't that attic retreat something for the elders of the household to welcome?

And there's an increasing demand for sewing rooms in both large and small houses, in part because accurate patterns and tool-proof machines have largely removed all hazards from home-sewing. An attic, offering complete facilities for exceptionally good lighting, is a logical location for a sewing room in homes which now lack that great modern convenience.

With proper insulation, an attic can be as comfortable as any other part of the house the year around. Insulation, then, might well be the very first consideration in any projected attic development; and insulation can be augmented by the use of wallboard for the walls and ceilings of the new rooms created in the attic. Apart from its essentially practical purpose, wallboard has two distinct claims to attention. It permits alteration work with a minimum of fuss and muss; that's one good attribute; and the other is that it provides a restful background because of its neutral hue.

Neutral walls really have a lot in their favor, as they are a quite legitimate excuse for individuality—and variety, if the owner is so minded—in furniture and furnishings; and, with its location conferring a distinct withdrawal from the more formal portions of a house, an attic simply invites unique treatments and unconventional color schemes. So, if you are planning to develop an unused attic, give serious thought to self-expression, and then see to it that your attic is sufficiently "different" for real distinction.

TRAVELERS

Miss Sarah Spencer of Victoria, B.C., who has been spending the winter months in the West Indies, has sailed from Kingston, Jamaica, to return to the Pacific Coast.

Mr. and Mrs. J. C. Meakins have left Montreal for San Francisco, whence they sail for New Zealand and Australia to be away until August. They will spend five weeks in Australia.

The Hon. Hazel Shaughnessy and Miss Barbara Cowans, of Montreal, are sailing on April 24 by the Empress of Australia for London to attend the Coronation.

Mr. Albert A. Dymont has returned to Toronto from a trip to Florida.

Mr. and Mrs. R. C. H. Casseus have left Toronto to spend several weeks at White Sulphur Springs.

Mrs. J. Cecil McDougall and Mrs. Marion Walbank have left Montreal for New York, whence they sailed by the Roma for a cruise to the Mediterranean. They will disembark at Athens, where they will visit, and later will go on a cruise of the Dalmatian Coast, returning to Montreal the middle of April.

Miss Aubrey Rowan-Legg, of Galt, Ont., is leaving soon to spend some time in Florida.

Hon. Mr. Justice R. S. Fisher and Mrs. Fisher have returned to Toronto after spending some time in New York and Atlantic City.

Mr. and Mrs. G. R. Cottrell have returned to Toronto after spending several weeks in California.

Mr. and Mrs. Beverly Balmer, Mr. and Mrs. Reynolds Merry and Mr. and Mrs. Richard Southam, of Toronto, have left for a cruise to the West Indies on the Georgie.

Mr. and Mrs. Herbert D. Kingstone and Miss Peggy Kingstone, of Montreal, have sailed from New York to spend ten days in Bermuda. They will return to New York for Easter.

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Mrs. Russell Smart and Colonel H. C. Osborne,

Don't let CONSTIPATION get you down

"WATCH YOUR STEP"
THE BOSS TOLD ME

1 "This last mistake cost the company \$87," he growled. "What's happened to you lately?" There certainly was something wrong with me. Headaches half the time. And no real energy.



2 "The boss told me flatly that another big mistake would cost me my job. He said I lacked interest in my work. But what I really lacked was the pep to keep up the pace."



3 Bill Jones, at the next desk, is a good friend of mine. I told him my troubles, and he said, "I know what I think. I know what's got you down. You're not keeping regular. Results, you're half-dead all the time. Try taking All-Bran."



4 "Funny what a difference a few weeks make. I certainly feel better since I started taking All-Bran. My head's clearer, and it seems to go through smoother. The Boss is friendlier too. Bill certainly had the right dope."

Constipation dulls working hours, undermines energy and ambition. You feel tired all the time.

The brainiest man in the world just can't succeed if poisons due to accumulated waste in his system slowly and steadily dull his brain, sap his energy, and pull him down below par physically.

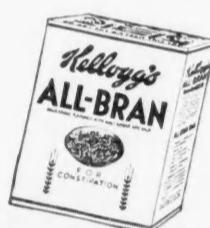
Doctors will tell you that common constipation is due largely to lack of "bulk" in your diet. Kellogg developed All-Bran to put that necessary fiber back into your diet.

Tests prove that All-Bran absorbs at least twice its weight in water, supplies the soft bulk necessary, and acts like a sponge in gently cleansing out the system. It also supplies vitamin B to tone up the intestines, as well as iron for the blood.

It's such a simple and easy method to follow too. Just eat two tablespoonsfuls of All-Bran daily—either as a cereal with milk or cream—in tasty muffins—or sprinkled on some other cereal.

All-Bran is sold by all grocers. Made and guaranteed by Kellogg in London.

Serve *Kellogg's ALL-BRAN* regularly for regularity

**YOU MAKE RESOLUTIONS? YES?**

You want to look and feel young again. See the Honeymoon Doctors.

WELL, here is a good one. Resolve that during the coming Spring and Summer you will set in top condition. This is the easiest and safest time to start, when fresh air sun and outdoor exercise are easy to take. Fruits and vegetables are fresher, more plentiful and cheaper. If you will get your system in A1 shape this Summer you will find you are getting more sleep and enjoyment out of life than you believed possible. You will keep it up next Fall and Winter, too, I know. I brought myself from a physical wreck at 59 to A1 condition in my eightieth year. I would not trade my physical well-being for any earthly possession. To start a new career at 71 and make a great success of it in eight years is an experience that must be very rare, and yet that happy experience is mine. I travel continually over this continent lecturing and daily hundreds of persons tell me I look younger each year. Tens of thousands have seen my photographs on screen at my lectures, which prove I do grow younger looking yearly.



See the Honeymoon Doctors.

The photo papers in this advertisement are taken from the Talking Pictures One Young Man series a day in the life of Dr. Jackson.

INTERIOR DECORATING

BUREAU

PLACES AT YOUR DISPOSAL A STAFF OF EXPERT INTERIOR DECORATORS

EATON'S - COLLEGE STREET

ADELAIDE 5471

SCHEMES AND ESTIMATES SUBMITTED FREE OF CHARGE

CONCERNING FOOD

BY CYNTHIA BROWN

WHEN I was a young and cheerful child knowing nothing of mental depression or the construction of the food I ate, I used to play with a girl called Katie.

Katie's mother was dead which seemed to me at the time more interesting than deplorable. I loved my mother, but Katie had a lot of personal freedom. Her father was an unfurling parent and the servants who ran his big house with the minimum of attention wasted none of their maternal instincts on Katie or her friends. We came and went as we pleased, the house always had an exciting empty feeling and it wasn't for many years that I knew what ailed it. In the meantime Katie and I took full advantage of one of its privileges that I have never forgotten. Anybody, even Katie, or I, was allowed to cut Sunday's cake.

A large opulent-looking cake, elaborately iced, was always baked before noon on Saturday. Apparently its creation was regarded by the cook as an escapable duty, but its subsequent career was of no interest to her whatever. I suppose if there was no cake on Sunday for tea she had her alibi, and what the heck. Plunging the knife into that confection is one of the more brilliant memories of my childhood. I've liked cutting cakes ever since. Which is one of the many reasons tea seems to me a particularly pleasant meal.

This meandering train of thought leads us inevitably to a discussion of cake and other foods for tea, beginning with sandwiches. Getting any imagination into sandwiches is quite a feat. When my personal staff is told I want sandwiches for tea a glassy look comes over her eyes and she says stoutly, "And what would you like in them?" If I'm in a great hurry I usually say "lettuce", which I really hate; if I'm a bit peckish I say, "Better use Gentleman's relish, there's a new pot of it," and if I'm utterly discouraged with the whole of life I say "marmalade". Without looking in the icebox or on the kitchen shelves I simply cannot visualize sandwiches. Yet when I take over and make them myself I can turn out some pleasing effects—excuse the orchids. Here's a list I intend to get *SATURDAY NIGHT* to print so I can tack it up in my own kitchen:

CHEESE AND MINT SANDWICHES
Mash white cream cheese to a paste with a little cream, adding a bit of salt. Spread a layer on buttered bread and put a layer of mint jelly over it. Cut in fingers.

DEVILLED CHEESE SANDWICH
Grate strong Canadian cheese and mix well with a fair amount of butter. Add tomato catsup, Worcester sauce, salt, cayenne and a dash of onion juice. If too solid to spread easily, add a little cream.

LOBSTER AND MUSHROOM SANDWICH
Sauté mushrooms in butter and chop with a little cream added. Take the same amount of lobster meat chopped fine and season well with salt, pepper, and lemon juice. Combine and spread. Creamed shrimp may be used successfully in place of lobster.

SARDINE SANDWICH
Rub sardines to a cream with melted butter, lemon juice, salt, cayenne and a generous amount of horseradish. Good on brown bread

FRIED OYSTER SANDWICH
Fry oysters in butter, slice each in two, put a leaf of lettuce on the bread, with a little mayonnaise or hoiled dressing and the oyster slices on top; cover with another slice of buttered bread. It should be brown bread. Tartare sauce is swell with these instead of plain mayonnaise.

But you can't have a tea party with sandwiches alone. Try little tiny cream puffs filled with lemon custard instead of whipped cream. They're not hard to make.

TINY CREAM PUFFS
1/4 cup flour
1/2 cup butter
1/2 cup water

Mr. Robert McCalla English, the new vice-consul and third secretary of the United States Legation in Ottawa, arrived there March 8, and is staying at the Chateau Laurier. He traveled directly from Paris, where he has been attached to the Legation since 1935. Mrs. English, a daughter of Joseph C. Grew, United States Ambassador to Japan, is in Boston and will join her husband shortly.

Mrs. H. W. Hart and her daughters, the Misses Mary and Evelyn Hart, of Hamilton, Ont., Mr. and Mrs. Henry Borden, and Dr. and Mrs. King Smith of Toronto, are guests at the Forest Hills Hotel in Augusta, Ga.

Mrs. Harold J. Riley, of Winnipeg, is at present in Denver with her sister, Miss Mary Lou Moore. Later they will go to Montevideo for a visit of several weeks.



LILY OF THE VALLEY coiffure, designed by Antoine de Paris for Frances Langford. The coiffure features sculptured curls completely covering the head. Sprays of the flowers form bangs, held in place by leaves placed cross-wise on the crown.

Boil butter and water together, stir in flour while it is boiling briskly, let it cool, then add 3 well beaten eggs. Drop in tiny spoonfuls on a greased cookie sheet and bake in a quick oven (425°).

LEMON FILLING

1 cup sugar
1/4 cup lemon juice
2 1/2 tablespoons flour
1 egg slightly beaten
Grated rind of 2 lemons
1 teaspoon butter

Mix sugar and flour, add rind, lemon juice and egg. Melt butter, add mixture, and stir until well mixed in a double boiler over the fire.

And lastly The Cake. This chocolate one is a recipe from French Canada, and as old as Quebec I'm told.

DEVIL'S FOOD CAKE

2 cups Swansdown cake flour
1 teaspoon soda
1/2 cup butter (or other shortening)
1 1/4 cups brown sugar, firmly packed
2 eggs unbeaten
6 squares Baker's unsweetened chocolate, melted
1 1/4 cups sweet milk
1 teaspoon vanilla

Sift flour once, measure, add soda and sift again 3 times. Cream butter thoroughly, add sugar gradually and cream until light and fluffy. Add eggs one at a time and beat well. Add flour, alternately with the milk, a small quantity at a time. Beat after each addition until smooth. Add vanilla. Bake in 2 greased 10-inch pans or 3 9-inch ones, in a moderate oven (325°) for 30 minutes.

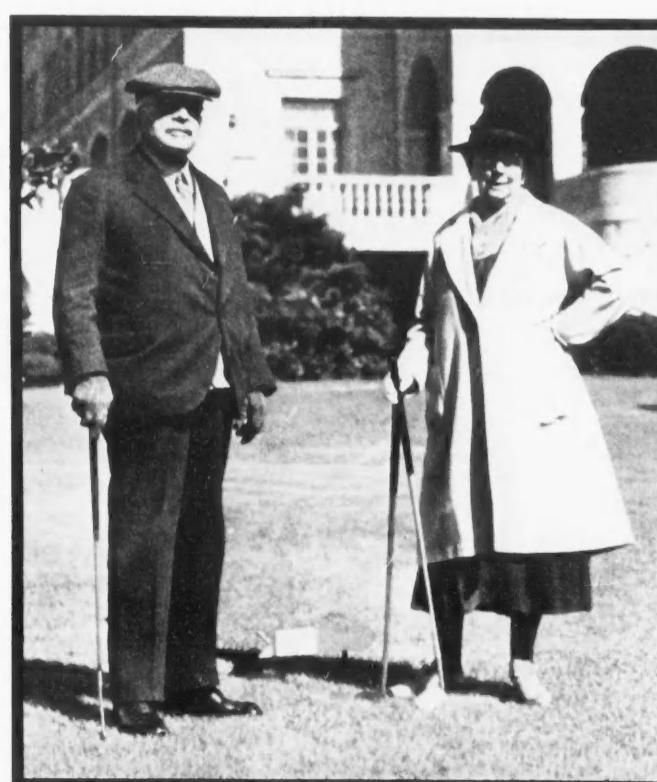
Ice with 7 minute frosting, flavored, if you favor mint, with 8 drops of peppermint essence. And for goodness' sake have the tea hot. Goodbye with love.

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SIR ROBERT AND LADY BORDEN, of Glensmere, Ottawa, playing the pitch and putt course on the grounds of the Forest Hills Hotel, Augusta, Georgia, while visiting there recently.

For those who enjoy Flavour!

'SALADA'
BLACK TEA
BROWN LABEL
BLACK TEA

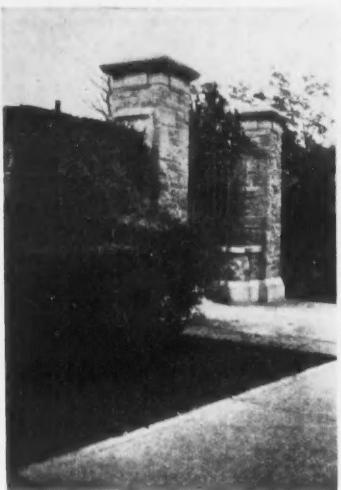
Designed FOR THE MODERN Kitchen

SEE THE McClary First

- In addition to its distinctive design and its up-to-date built-in kitchen, the range is conveniently located in a full-size cooking surface and table top in one. Its fully insulated oven has an automatic heat control. Its smokeless enamel broiler operates on roller bearings. Its "Red Hot" burner gives efficient, economical heat at any point.
- If you are buying a range or remodeling your kitchen under the Government Home Improvement Plan, see the McClary first.

McCLARY
Gas Ranges

GENERAL STEEL WARES LIMITED
MONTREAL TORONTO LONDON WINNIPEG CALGARY VANCOUVER

**CHINESE ELMS for HEDGES**

When planning a hedge consider the Chinese Elm. It has a fine leaf and grows very bushy. It lends itself perfectly to clipping and can be clipped as a low formal hedge, made in curves, or left to grow to windbreak proportions. Ask us about it.

SEND FOR OUR JUBILEE CATALOGUE just drop a request card.

STONE & WELLINGTON
(The Fonthill Nurseries)
ESTABLISHED 100 Years Ago
49 WELLINGTON ST. EAST
PHONE ELGIN 7016, TORONTO



MAKING-UP FOR THE U. C. C. "MIKADO". Miss Margaret McKay and Paul Christie.

—Photo by John S. Steele

DRESSING TABLE

BY ISABEL MORGAN

THE feminine half of the city's population is just emerging from its semi-annual bout with the new fashions. As far as the Spanish situation, who is engaged to be married to whom, and similar happenings of local and world import are concerned, they might have been happening on one of the remoter planets during the past week. The battle as to whether the coat with the dyed fox collar, or the navy with the ballerina pleats is the smarter, has raged over a thousand teatables. It's all excessively stimulating, and bodies no good for sundry masculine pocketbooks.

There can be no doubt but that the art of showmanship influences the feeling toward the fashions of a new season. Lights, flowers and music to which the models swing up and down the runway as they display the stores' wares, create additional interest in the clothes they wear. The fact that the models are coiffed and made up by masters in the art of making imperfect woman give the impression of being only a little less than perfect, also plays an important part.

Few of us can afford not to take a tip from the fashion show maestros in this regard. New and titillating hat concoctions of straw and flowers deserve to be worn only with complexions that look fresh and glowing. It's a good idea to take a few treatments to tone up the skin at the beginning of the season, and to look over the supply of cosmetics with an eye to how they fit in with the Easter bonnet. The Geney powders made by Richard Hudnut, for instance, have been very carefully blended as to shade to give all skin tones clear, below-the-skin glow of color without a trace of that "powdered" look. The color of these rouges and lipsticks

shares the same attributes. It might be added that the Geney Cucumber Lotion makes an especially felicitous foundation for all of these.

HELENA RUBINSTEIN is doing her bit in restoring winter-dried complexions with an Eastern Oil treatment that is a grand means of restoring the natural oils to skins with dry tendencies. The oil is used with English Mist, an emollient lotion brought here recently from England, that is sprayed on the face in a fine mist. Besides being no end of fun as an experience, there is the comforting knowledge that it is doing a very efficient bit of work in toning up the pores of the skin.

SHOULD you be one of those hopelessly forgetful creatures who leave a trail of lost gloves, cigarette cases and compacts wherever they go, the score of losses could be reduced by wearing the compact instead of carrying it. Birks-Ellis-Ryrie have one in an octagonal shape, not too bulky, and looking more like an over-large locket of black enamel trimmed with white and gold—plus a ring for attaching it to a ribbon or chain.

IT TAKES a nice co-ordination of limber muscles to curtsey gracefully and, after all, what's the use of going to London to be presented if you don't do it in fine style? Many preseentees attending the summer Courts taking place after the Coronation, are relying on finding out how to make the curtsey gracefully after they arrive in London. Believers in forehandness, however, can get their training at the Elizabeth Arden Exercise Salon in Toronto where an expert, well versed in how it is done, will teach a graceful and correct curtsey.



• "Where Beauty Begins." Beyond the threshold of this Helena Rubinstein Salon lies the secret of beauty success. To this luxuriously appointed salon, fitted to the last word in equipment, smart women are flocking to take on a new breath of radiating beauty. Faces, throats and bodies hardened and roughened from bleak, wintry winds should be toned up in readiness for spring.

Your Beauty Demands this Balanced Treatment . . .

Helena Rubinstein brings you a new experience in beauty—ENGLISH MIST... a fascinating new treatment, originated in her London Salon. It's a heavenly herbal essence showered on you in a million tiny drops of dew. Dull, dry skin simply flowers under it and you can feel the tiredness lifting from your face. Complexions regain the fresh moist look of youth and your make-up grows luminous.

Wear a new face for spring. Helena Rubinstein's Youthifying Herbal Masque is the quick, delightful overture to a fresh and radiant face. This remarkable preparation acts beneath the surface of the skin—on muscles, tissues, circulation. Essences of many different herbs bring new firmness to droopy contours—new life to dull, tired skin. Your face is younger, more vivid—instantly. Give yourself this concentrated Salon Beauty Treatment today and every day.

Helena Rubinstein
126 Bloor Street West, Toronto

Salons

Paris

London

New York

leaving his Renaissance palace followed by his pages bearing the skates on a velvet cushion. The large centre panel finds him leaning languidly on a long stick while the pages commence to strap on his skates. The third panel paints the climax as he discovers that both skates are for the left foot and the negro boy scamper off in fear of what is actually his amused wrath at the jest that has been played upon him.

The other set shows the Cardinal with his pets. In both the smaller panels he is depicted with his outrageously dyed and beautifully groomed French poodle. In one the poodle, Mimi, entertains her master with tricks while he holds her reward of carrots high above his broad hat. In the other he returns the compliment by playing diabolical for the fascinated and delighted animal. In the centre panel we find the prelate with his more favored if less playful pet, the albino zebra, whose markings are delicate mauve instead of the ordinary and more vulgar brown.

The insets have been designed to be used on a marble field, and with them are pilasters, a chair rail in woven wire design and wainscoting which may be combined in a variety of ways.

• • •

An Indian girl, winner of a beauty contest, is called Pretty Bear. A lot of the panel's favorites have been done that way, too. —Florence Alter Herald.

If there had been drunken driving in the days of the Ten Commandments, there would have been eleven. —Portland (Me.) Evening Express

Necessity—Two elderly members met at the club after many years. Said one to the other, who was slightly deaf:

"I'm sorry to hear of the death of your wife."

"Eh? What's that?"

"I'm sorry to hear your wife is dead."

"Speak up, man. I can't hear you!"

"I'm sorry you're buried your wife."

"But I had to. She died." —Weekly News (Auckland, New Zealand)

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FURNESS Leads the way to BERMUDA

WHERE THE BRITISH KING IS CROWNED

BY C. F. LLOYD

THE eyes of thousands of Canadians—soldiers, public men, tourists, teachers, men and women in nearly every walk of life, including what is generally regarded as the least important of all, poets—have during the past half-century, rested, at some period of their existence, on that lovely old grey building, the central shrine of the British people, Westminster Abbey. Every great people should have a spiritual home, a Holy of Holies, to which the mind can turn for comfort and support when the body is far from home, in the waste places of the earth, in foreign lands, among alien people. Just such a spiritual home to millions of Britons is the gray old Abbey by the Thames. It is safe to say that to a legion of men and women of British ancestry, many of them no longer subjects of the King Emperor, the Abbey is a place to be viewed with an affection tinged with awe that is not excited by any other spot on earth. The number of enthusiastic American tourists who will visit the Abbey not once but many times during their stay in Europe is beyond computation. One does not need to be a member of the Anglican communion, or of any communion, save perhaps that of decent men and women who are striving, consciously or unconsciously, to save civilization, to love this venerable building. The fact that the present Abbey stands on the site of several older churches and perhaps of a heathen temple of Apollo, the god of light, detracts not at all from the interest every intelligent human being must feel in this noble building, but rather adds to it. It is as though not only the Abbey but the very ground on which it stands is holy ground. Whether it has an historical basis of fact or not, there is something appropriate in the highest degree in the ancient tradition that before a Christian missionary had set foot in Britain a temple dedicated to the old Greek god of light, intellectual and spiritual, not physical, light mind you, stood on the site of the Abbey we see today. It is still a temple of light, radiating a spiritual illumination wide as the world, influencing beneficially men and women of races hostile to the British imperium, people to whom the story of Christianity is either a myth or almost unknown.

MY FIRST visit to the Abbey, save a very brief one in early childhood, happened in this wise. I was a day boy at St. Paul's and a half-holiday coming unexpectedly as the result of some event of national importance, intervening to relieve me for few hours from the tyranny of gerunds and supines. I decided to spend part of it in the Abbey. I was old enough to enjoy English poetry, had written a few passable bits of verse myself, which had found favor with the editor of the school magazine, and had fallen in love with Byron, as all healthy boys of a certain age do, or did. I had also felt the charm of Coleridge, whose "Ancient Mariner" bewitched me then and does to this day. So I visited Poets' Corner, perhaps the best known spot in the Abbey, and though I ought to have been prepared for their absence in the body, should one say dust, I was very angry when I learned from the elderly, cultured and sympathetic guide, God rest his soul, who showed me about, that neither of my favorites lies in that sacred earth. Coleridge was and Byron now is remembered there, but Coleridge's dust is at Highgate and Byron sleeps beneath the oaks of his own Newstead.

IF I did not find my favorite poets where I had hoped to find them, I discovered others even greater, Chaucer in his queer second-hand tomb, tilted from some other poor fellow, and Spenser, the poet's poet. It was from the lips of my guide, who gave several hours of his time to show one small schoolboy over the building, that I learned the story of Spenser's burial, a noble funeral, to which all the great poets of the day, including Shakespeare, came, each bringing an elegy and the pen it was written with; these were deposited in the grave. Very peaceful, full of a gray, eerie

light, is that quiet corner, dedicated to the men who on this earth knew for the most part only neglect, abuse, insult and tribulation, but whose names live forever because they dreamed dreams of a wiser, clearer, kindlier day and did something to make those dreams come true. Their work is the greenest, the freshest, the sweetest, sweet as a May morning among the Malvern Hills, in the chapter of England's glory. It is impossible to do justice to the effect produced on the mind of an imaginative boy, already familiar with some of the finest work of English poets, of a visit under the inspiring direction of an intelligent, sympathetic guide, to that central shrine dedicated to the poetic genius of the British race. And just here is the proper place to emphasize the fact that the Abbey is not one shrine but many, each dedicated to some manifestation of the genius of our people, and all these are grouped about the central shrine, the heart of the building, the Christian Altar, standing where a heathen altar once stood, the home today, as in Roman times, of a God of light and beauty, the true God.

I AM not going to tell you how a king of England is crowned, because I have never seen a coronation, and I dislike a rehash of other men's descriptions as much as I dislike cold porridge. Ever since William the Conqueror was crowned in the Confessor's Norman church, on Christmas Day, 1066, the ground on which the Abbey stands has been the coronation place of England's monarchs. Between me and the Abbey in this aspect of its history there is a link which lies before me as I write. On my left hand gleams an ancient signet ring that has been worn by men of my blood at the coronation of every English king since Henry the Seventh, except George the Fifth. As I look at the fine goldsmith's work on the band that clasps the stone, ghosts rise before me. I see the gaunt first Tudor, blushing King Hal and Catherine the unhappy, the half-sisters, Mary and Elizabeth, all the romantic Stewarts and the most unromantic monarchs of the House of Hanover. I see a young girl, her tiny figure bathed in June sunshine, her head proudly lifted, stepping bravely forward to face the responsibilities of her exalted position. Did she foresee any portion of the glory of that marvelous reign, the longest, most memorable in our history? Ay, it is ghosts I do be seeing with my Celtic poet's eye as I glance aside from my writing of this rambling paper at that bit of gold and amethyst on my finger.

IF A dictator-ridden, half-crazy Europe can keep the peace, which is hardly worth calling peace, for a few weeks more, it will be a grand spectacle that will greet the eyes of the privileged few assembled in the Abbey on the twelfth of next May, to see George and Elizabeth crowned King and Queen of Great Britain and of that greater Britain beyond the seas where the old flag still flies, despite occasional attempts to haul it down. If I were present, and I would like to be, I should feel a poignant touch of regret as I glanced towards the ancient coronation chair, placed before the shrine of St. Edward. I owe an absolute and cheerful allegiance to the gallant gentleman who will occupy that chair; I believe him to be a worthy successor of his revered father. But as my eyes rested on that time-worn, most royal seat of our kings a wee bit of my heart would be absent with my Prince Charmant, the King that was, till, following the dictates of his own heart, and who dare say it spoke a wrong word, he descended from the throne of his ancestors to go down in history as the uncrowned King. He has a throne in the hearts of many of us simple folk and wears a crown not placed on his head by any archbishop.

THERE are queer, half-baked folk who dislike ritual and what they are pleased to call ceremony; this is because they do not understand the

meaning of such words. Every well-ordered life is full of ritualistic observances. There is a ritual of eating and drinking, of wearing clothes, of going on a journey, if one will only stop to think of it. There is the ceremony of being called to the Bar or to practice medicine, as well as of being crowned. Life without ceremony would be like flower without color or perfume. Now all ritual and ceremonial observance should have a proper setting, and what lovelier setting could one ask for than the old abbey, full, on a fair day, of the softest silver light falling through ancient windows as beautiful as spring flowers. There King George will meet representatives of all sections of the British people, at home and abroad, as well as the distinguished men accredited to his court by foreign powers. I would require a large book if I were to touch even lightly on all the objects of interest in that noble old building where I once spent many a happy hour. The central shrine itself, the tomb of Edward, King and Confessor, with its marvellous sculptures, the ancient coronation chair and the High Altar would require a long chapter to themselves. To a Scotsman at any rate, the most interesting part of the chair is the stone that forms the seat. Every good Scot knows the history of the Stone of Scone, reputed to have been brought from the Holy Land to Ireland, from whence it passed in due time to Scotland and from there, thanks to Edward the First, to England. My Scotch blood thrills when I think of that old reddish brown stone on which the ancient monarchs of Scotland were crowned. As in the case of the tradition touching Apollo's temple, already

referred to in this paper, there is more than a trace of psychological truth in the tradition that the Coronation stone came from the Holy Land. Was not the throne of ancient Israel founded in righteousness? Were not justice and the worship of the true God its chief strength? If British rule has not brought some measure of justice and fair dealing to the earth then I have misread my history, and I am far from being blind to Britain's sins of commission and omission, nor am I disposed to condone them.

TO STUDY the fabric of the Abbey, one should start at the foundation. There is the undercroft, with its massive round arches and enormous squat pillars, looking as though they might resist the fires of the Last Judgment. They are not pretty but they are a wonderful bit of work, the only fragment of the Norman church of the Confessor left. They give one a good idea what sort of building it was that Henry the Third pulled down to make room for the Abbey as we see it.

No visitor to the Abbey can afford to miss the Chapter House, often called the Home of Freedom, because it was there that the first English House of Commons met, and there Parliament continued to meet till 1547 when it moved to St. Stephen's. For sheer beauty of line the perfectly proportioned windows of the Chapter House are unmatched, so to is the fine column of Purbeck marble supporting the curious roof. The whole building is a gem. Those who are interested in the varied manifestations of human stupidity may be pleased to learn that this lovely little building, which is

complete in itself, apart from the Abbey, was used for several hundred years as a storehouse for documents, which were piled on rough wooden shelves that completely hid the windows. It was not cleared of its accumulated rubbish and restored till the middle of the reign of Queen Victoria.

WILLIAM MORRIS called the Chapel of Henry the Seventh the most romantic building of the Middle Age; he was right. The exterior is comparatively uninteresting, save as regards its form, being new work, done about a hundred years ago. The interior is a romantic poem in stone. It is in this chapel that the visitor may see the most beautiful window in the Abbey, that of the Lady Margaret Beaufort, mother of Henry the Seventh. There too are the tombs of Mary Queen of Scots and Elizabeth Tudor. Elizabeth and Mary are buried together and I wish to call particular attention to the inscription on their tomb; it is one of the best things in the Abbey yet is probably noticed by few of the thousands who pass it yearly. It is so short I must quote it in full.

"Tenants alike of Throne and Grave, we sisters, Mary and Elizabeth, lie here in hope of a resurrection."

Not an adjective, not a touch of rhetoric; it is Greek in its homespun bluntness; one would not change a word. The chantry chapel of Henry the Fifth is a lovely bit of work and also a marvel of architectural and engineering skill. The victor of Agincourt was the last English king who could be called a knight and his chapel breathes the true spirit of knight errantry.

Perhaps the most impressive object in the Abbey is the stark, unadorned tomb of the first and greatest of the Edwards, with its menacing inscription, like a clenched, mailed fist: "Edwardus Primus. Scotorum

Malleus. Hic est. 1308—Pactum Serva."

Hammer of the Scots indeed! Well, I'm part Scot myself and I'm bound to admit that old Edward gave the North Britons more than one sound drubbing; but they paid his son back at Bannockburn.

I SPOKE of ghostly presences in the Abbey. Even an unbeliever can feel them there any day in the week. How full of ghosts the lovely building must be when a king is crowned! When King George is crowned next May there will be one presence there that was never present at any previous coronation. Amid the dead kings and queens great lords, Knights of the Garter, soldiers, sailors, statesmen, poets, scientists and explorers, there will stand, very close to the Throne, I fancy, as though there by right, a grim figure in soiled khaki, mud-caked puttees and trench helmet. Ay, the unknown soldier will be there for sure, representative of the million and a half of brave men from all parts of the Empire who died that England, as a nation, might live, that the Throne might stand. He died to end war, what have we done to keep faith with him? Little enough, one fears.

Only so long as Justice, Mercy, Truth are its foundation can the monarchy, any monarch or imperium, endure. GOD SAVE THE KING

The lonely American entered a tea-room in London.

"May I take your order?" the sprightly waitress inquired.

"Yes," he replied. "Two eggs and a kind word."

The waitress brought the eggs and was moving away when the American stopped her. "What about the king word?" he said.

The waitress leaned over and whispered: "Don't eat the eggs!"—*The Farrow*.

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by RICHARD HUDNUT

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TRAVELING TODAY IN SOVIETLAND

BY ROBERT RENAUDETTE

Is it possible for a tourist to travel freely in the U.S.S.R.? Can he gain a correct idea of conditions in that country? These are questions that are usually asked of travelers returning from Russia and which are usually expected to be answered in the negative.

It is of course true that there are good reasons for such answers. Ignorance of the Russian language, spoken or understood by few people in America, outside such as are of Russian extraction; the clever propaganda carried out by the Soviet tourist service; the danger of expressing too freely an opinion of the Soviet administration are clearly obstacles that stand in the way of a correct understanding of things as they really are in that much discussed country, not to say what the people are really thinking.

My own trip, undertaken a few months ago, took me to Leningrad, whence I went to Moscow and the cities of the Ukraine. From there I travelled by automobile across the lofty mountains of the Caucasus as far as Tiflis, capital of the former Kingdom of Georgia. From Tiflis I went by airplane over a part of Armenia and later visited for a time the famous resorts of the Crimea, where the shock troops of Soviet labor live today in the former palaces of the Czars and the Grand Dukes.

This trip took me from the north to the south of Russia, from the Baltic to the frontiers of Persia and Turkey.

To travel freely on routes not laid down by "Intourist", is only a question of paying the price, as this organization will furnish you with a guide who will take you to any place you wish to see. Of course, you will have to be satisfied with the hotels that are used by the Russians and they are not always very satisfactory, judged by our standards. Speaking generally the tourist can go where he will in Russia, as freely as in any other country. If he is prepared to accept somewhat rudimentary services, such as may be expected in sections little or not at all touched by foreigners.

"INTOURIST", the great travel service of Russia, is very well organized and operates quite efficiently. It has a staff of 12,000 and, since its foundation in 1929 up to the end of 1935, it has taken care of, piloted through the country and welcomed to Russia more than 100,000 foreign visitors. It controls the best hotels in all the larger cities and its principal aim is to make a visit to Russia as instructive and pleasant as possible to all. It must be admitted that it has been very successful in this aim.

You will leave Russia with the conviction that it has a great future ahead of it, having regard to the vastness of the country, the wealth and variety of

its resources and the evident enthusiasm of its youth. At the present time, Russia is a huge workshop where the most feverish activity prevails. They tear down, they construct, they do all sorts of work at once. Far from suffering from unemployment, the country is in dire need of labor and is forced to call on women workers for the most diverse tasks.

But it is very certain that Russia is a country where there remains plenty to do before it has a standard of living comparable with that of America, England or Germany. Its people however are totally ignorant of how other peoples live; they have been accustomed to conditions that would not be regarded as even comfortable elsewhere. Before the revolution it was recognized as one of the most backward countries of Europe. There has been considerable improvement under the new regime and a spirit of optimism and confidence is noticeable on all sides.

The present regime seems to be firmly established and there is no doubt that the youth of the country is strongly in its favor. Their enthusiasm is cleverly exploited in the schools, literature, the theatres, the newspapers, radio and lectures. Nothing is neglected to keep it at white heat, for it is the youth of the country that the Communist party places in all its hopes of the future. The older generations count for little and in a very few years now, there will be in Russia only those who have known the communist regime and no other.

The question of religion is often raised, when talking of the Soviet Union. There is of course no Sunday in Russia. The week is of six days, the last of which is a day of rest. Still, anyone can go to church who wishes without being exposed to the anger of the authorities. There are yet a number of churches open, there still being about twenty in Moscow alone. At Leningrad, I visited a church on the Nevsky Prospect, one of the most famous streets in Russia. A priest was officiating at mass and some dozens of old men and women were in the congregation. I saw a similar scene in a village church near Rostov. The youth of the village were out harvesting, while the older folks were holding service. While the new generation is quite indifferent to religion, which it regards without violent feeling, some of the older people will continue to worship until they die out. But failing worshipers, a church is immediately either torn down or turned to other uses. Thus, in the Crimea, on the road between Yalta and Sebastopol, I saw a small church which had been transformed into a tavern, the bar being installed where the altar had once been.

There are undoubtedly very few tourists who, having passed through Russia, would want to make that country a permanent home, at least with what the country has to offer today in the way of the good things of life. At the present time, everything in Russia is mediocre, second rate, except of course the famous Moscow subway, which is truly a marvellous realization of engineering. Hotels are quite ordinary, trams and busses are old and shabby, trains are slow and lack that touch of cleanliness which is typical of passenger trains in America, even the aviation services appeared to me to be much inferior to those of Germany and England, in spite of the "would be" superiority of Russia in the air. My experiences with airplane travelling were not such as to make much of an impression. In the Kharkow airport, I waited



THE PARK OF CULTURE AND REST is the high-sounding name which the Soviet authorities give to this playground for both children and adults, near Moscow. But they do provide playgrounds—on a scale which has excited the admiration of social workers of all nations.

—Photo courtesy Canadian Pacific Railway.

seven hours for the Moscow plane which was to take me to Rostov and an attempt I made to fly from Tiflis to Eriwan, in Armenia, ended in a wild goose chase around Mount Ararat, the Soviet pilots having decided to return to Tiflis after being told by radio that a storm was threatening ahead.

But the Bolsheviks themselves are far from being the scarecrows depicted by hostile propaganda. I found them personally charming and sympathetic people. They have apparently passed the most critical stage of their experiment and today they have the utmost confidence in their future. With an army of ten million men, a vast population and an immense country rich in resources, they are entitled to that confidence. The rest of the world may well keep an eye on Russia.



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YOUNG MAN IN PULPIT

BY LEONARD L. KNOTT

REV. DAVID A. MACLENNAN, B.A., B.D., now at the commencement of his ministry in Timothy Eaton Memorial Church, Toronto, has had a crowded career in the United Church since graduation from theological college and the University of Manitoba nine years ago. His quick advancement to one of the leading churches in the dominion follows a brilliant, if somewhat hectic university course which marked him as one of Manitoba's outstanding students.

A striking personality, keen wit and silver tongue are together responsible for the rise of this young Canadian preacher. During his college days he was obviously directed towards one of three fields, journalism, the stage or the ministry. His choice of the ministry was probably influenced by early environment. His father and grandfather were both Scottish Presbyterian ministers. But he would undoubtedly have been at home in either of the other fields.

Born in the United States, Mr. MacLennan is a Canadian by adoption, but his ministerial activities have been divided between the two countries. Immediately after his graduation he accepted a call to a church in Boston where he early established a reputation as a brilliant speaker. Attendance at Harvard University and a public debate with Bertrand Russell were features of his Boston pastorate. From Boston he went to Baltimore, remaining there until 1930 when he was called to Emmanuel United Church in Montreal, the church he recently left to come to Eaton Memorial.

AT UNIVERSITY, Mr. MacLennan tested his abilities in the three fields from which he was to make his choice of a life work. He was editor-in-chief of the college weekly, *The Manitoban*, for a year and a half.



REV. DAVID A. MACLENNAN

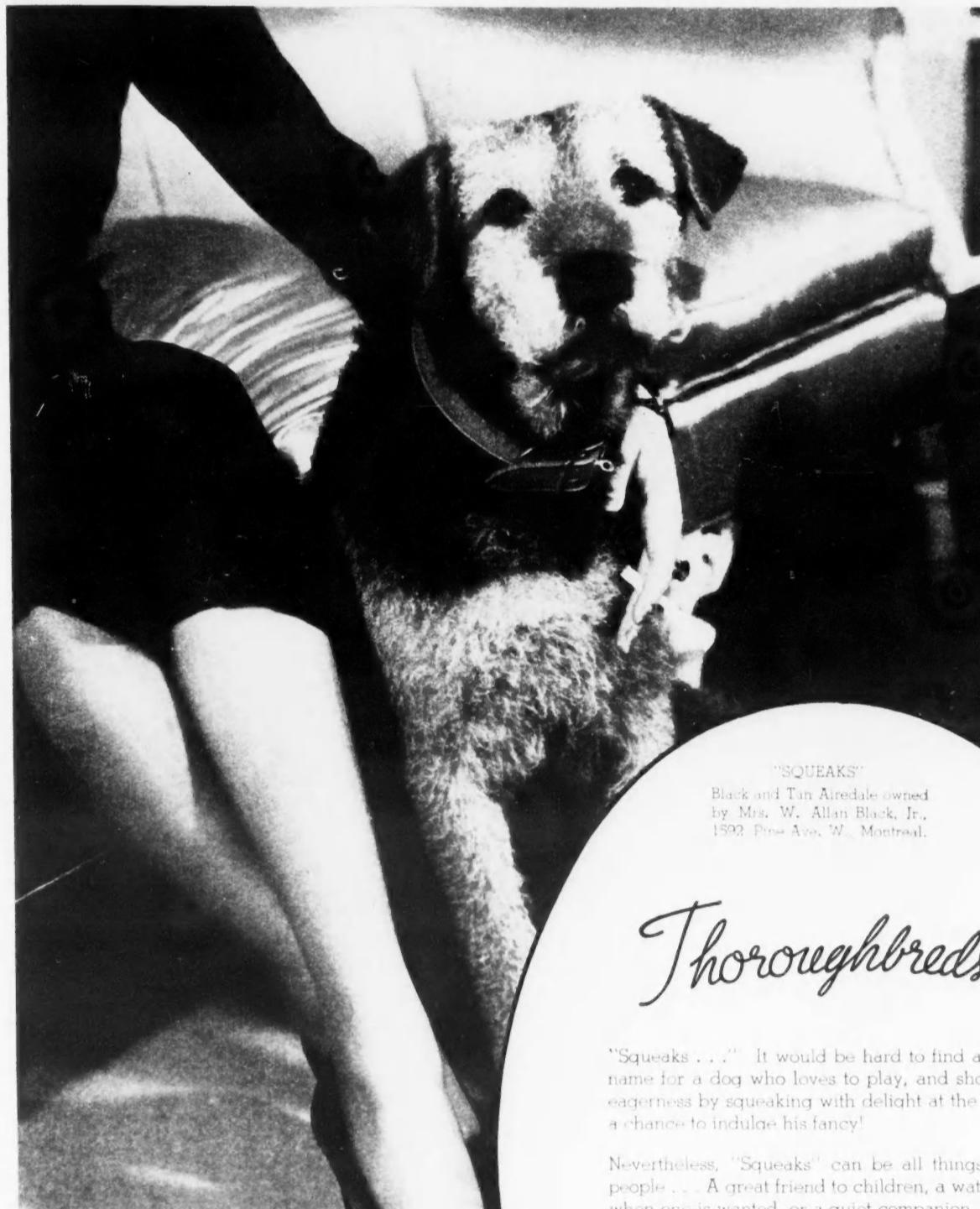
Then he participated as one of the editors in the publication of *The Red Herring*, a pungent scandal sheet. This shocked university authorities and resulted in Mr. MacLennan's temporary retirement from all student offices. In five of his seven years in Arts and Theology, the future minister appeared as the featured player in university dramatic society productions, his final appearance being in the title role of "Captain Applejack". As an amateur, he was regarded as one of the very few with professional possibilities.

Oratorical abilities were also revealed in university days; twice he won the university's gold medal for this talent. On the first occasion the award, it was suggested, was as much for boldness as for verbal brilliancy, for the undergraduate dared to mount the platform the night following an address by Lord Birkenhead and deliver a caustic and sparkling reply to the speech made by the British peer.

In the pulpit Mr. MacLennan has carried out many of the principles which he learned through his early contacts with newspaperdom and the stage. If his photograph should appear in the daily press more frequently than photographs of brother ministers, it will be partly because Mr. MacLennan knows news and what makes news, and because he still retains many of the instincts of the showman. His sermons provide good "copy" and his delivery increases their effectiveness.

During his six years at Emmanuel United Church in Montreal he undoubtedly accomplished great work, and he had the satisfaction of knowing that his work was appreciated. When the opportunity to go to Eaton Memorial was offered to him a year ago the pressure from the members of his own congregation and church board was so great that he declined. This year when the call was repeated the Emmanuel congregation and officials reluctantly agreed to accept his resignation, realizing that in Eaton Memorial Church there would be a wider field for his efforts.

MR. MACLENNAN'S activities outside the church in Montreal have been extensive and no doubt his activities in Toronto will equally affect the entire community. As a public speaker he has been in frequent demand by such organizations as the St. James Literary Society, the Canadian Clubs and various service clubs. He was a governor of Divinity Hall and honorary chaplain of the Y.W.C.A., the Caledonia Society and the Caledonia Curling Club. He was also an executive of the League of Nations Society and a member of the Board of Evangelism and Social Service of the United Church in Canada. During the past few seasons he has spent his summers abroad and at the Pacific Coast. Twice on his trips abroad he has occupied the pulpit of the City Temple in London, England.



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We all have pet aversions, and "Squeaks", too, has his . . . cats. But he is wise enough to retire from the "chase when the odds are against him—believing that "he who fights and runs away will live to fight another day."



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SECTION III

SATURDAY NIGHT

BUSINESS

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THE MARKET

TORONTO, CANADA, MARCH 20, 1937

BAD SPOTS IN ONTARIO'S MINIMUM WAGE LAW

While Business Sympathizes With Legislation's Aim, It Believes That The Board of Administration is Given Too Much Power—Will Law Do More Harm Than Good?

BY P. M. RICHARDS



BUSINESS: "I HOPE HE STICKS TO THE RIGHT ROAD!"

TAXATION AND THE CONSUMER

Consumer Pays High Cost of Collection as Well as Taxes Themselves—Taxation Grows Ever More Complex

BY WILLIAM WESTON

CHEATING the government has a peculiar fascination for many people—even for some who are thoroughly honest in their dealings with their fellow men. That may be part of our heritage from the men of Devon, among whom smuggling was an honorable calling. To defend the coast of England, to sweep the seas with Drake, or Hawkins, or Captain Blood, or to defy the King's own men, was all in the day's work, if we can judge by the mixture of fact and fiction that has come down to us. And our cousins down in Kentucky cling to the view that the "revenuers" are the enemies of liberty.

In view of this, a statement recently made by a high income tax official, that 95 per cent of corporation income tax returns are honest, is striking. Of course the individuals responsible for making these returns are not as a rule dealing with their own money. It is better to be thoroughly honest with someone else's, especially when the owners are merely names on a shareholders' list, or proprietors who are not liberal enough to pay for duplicity. We suspect that the percentages for individual tax payments would run rather higher.

It was inevitable that the multiplication of taxes and of tax rates should bring additional opportunity for, and incentive to, tax evasion. Small and occasional levies are usually met with willingness, especially if some motive of patriotism has been impressed upon the people. War taxes, for instance, caused very little trouble. Their extension into peace times, with apparently no end in sight, has been a different matter. The program of rearmament might be welcomed, if it were not for the burden of existing taxes.

WE CAN pass over such crude and often successful tricks as smuggling cigarettes and clothing through the customs, and the traveling salesman's "swindle sheet" which, while invented to collect a little easy money from the employer via the expense account, now finds its way into, or rather out of, the ultimate net taxable earnings of each. The boss himself has discovered that club fees and car upkeep are essential to his own part in the business, and therefore must warmly sympathize with a rising standard in the expense accounts of his employees.

The Dominion government some years ago started to impose a \$2 a year tax (called a license fee for diplomatic reasons) on radio receiving sets. The number of licenses issued in 1935 was 815,124. Since there are well over two million households or domestic units in Canada, to say nothing of the large number of permanent "roomers," this would indicate that hardly 40 per cent of such domestic establishments enjoy a radio. That does not check with observation, nor with the known popularity of the radio. Since the all-electric set was developed about ten years ago, and many older battery sets are still in use on farms, it would probably be fair to give the average radio set a life of around ten years. And statistics of production, imports, etc., indicate that about 1,500,000 sets have been sold in Canada during the past decade. That is a more reasonable figure, representing about 75 per cent of the number of households.

Of course the radio license may be considered exceptional. It is considered by many as an unwarranted imposition. Its legality does not appear to have been conclusively upheld, though from time to time a few individuals are dragged into court as horrible examples. Mainly the onus is put on the

ONTARIO is to have a minimum wage law covering men as well as women workers, and public opinion approves. It is hoped and believed by the Hepburn Government, including Hon. David A. Croll, Minister of Labor, who sponsors the bill, that the new law will end the "sweating" of labor in Ontario, a consummation that would please all citizens except the conscienceless employers guilty of the "sweating." Fortunately for the sake of the preservation of our social system, they (the exploiters) are very much in the minority amongst employers. And the province of Quebec, it is announced, will shortly enact a similar law. Previously only British Columbia had a minimum wage law for men, though most of the provinces, including Ontario, had such laws covering women. Ontario's minimum wage law for women will now be repealed, as the new law covers both sexes.

Many Ontario business men have already expressed approval of, and their sympathy with, the desire of the Hepburn Government to improve the position of labor as evidenced by the bill now before the legislature. But there is less approval of the means by which this improvement of labor's position is to be attempted. Many industrialists, whose own wage-scales are well above any minimum likely to be established under the Act, believe that the latter (as it stood at the beginning of this week, still subject to revision) contains the seeds of future trouble.

Ontario's proposed new law does not itself actually establish any wage minimums. What it does is to set up a Board of five members, three consisting of Department of Labor officials, one representing employers and one representing labor, and endow it with authority "to establish minimum rates of wages for all employees and generally to enact such provisions with respect to conditions of employment as may be deemed necessary for the betterment of the physical, moral and intellectual well-being of employees." These are pretty sweeping powers, unless specifically restricted, and they are not restricted.

SPECIFICALLY, the Board called the Industry and Labor Board is empowered to "(a) designate or define any business, trade, work or undertaking . . . to which the order is applicable; (b) designate or define the zones within the province in which any order is applicable; (c) classify employees . . . with respect to any matter over which the Board has authority; (d) establish a minimum wage for the prevailing weekly work period in the business of any employer; (e) establish the maximum number of hours of labor which may regularly be worked in the business of any employer; (f) establish minimum hourly rates of wages for overtime work, provided that such hourly rates shall not be less than one-fourtieth of the weekly minimum wage; (g) establish minimum hourly rates of wages for employees who regularly work less than forty hours per week; (h) define any term used in any order; (i) establish a special method of payment for any classification of employees; (j) specify when and under what conditions deductions may be made from the minimum wage established for time lost through illness, holidays, absence from duty or for any other reason . . ."

Furthermore, the Board may "temporarily suspend or vary any order previously made to conform to special conditions in any business without making a new order and may also, by a new order, suspend, alter, revise any order previously made by the Board." Also it may "arrange for a conference between employers and employees or their representatives in any business . . . for the purpose of obtaining information as to the prevailing rates of wages and conditions of employment . . ."

THESE are sweeping powers indeed. The bill, as it stands at this writing, clearly makes possible a considerable degree of arbitrary interference with and regulation of, the industry of the province. While the good intentions of the Hepburn Government are not doubted, the powers created under the Act could obviously be misused, whether by the Board now to be set up or some other Board that might follow it. The aim, clearly, has been to give the widest possible powers to the administering authority, and the results—good or bad—of the legislation

(Continued on Page 31)



LAST week we said that the general business outlook had been brightened by the reaching of an agreement between U.S. Steel Corporation and John L. Lewis's representatives and that the disruption of business progress by a succession of big labor strikes had been made much less likely. But while that column was being put in the forms the employees of Chrysler Corporation were going out on strike, and since then the business world in both the United States and Canada has been kept in a continual state of jitters by reports of new labor disturbances. A reflection of this condition has been the almost daily announcements of wage increases and shortened hours in many industries, with the obvious aim of heading off possible strikes.

WIDESPREAD labor disturbances are serious enough at any time, but obviously they are especially so when labor has a new and apparently potent weapon in the "sit-down," and when it is clear that the increased production costs created by higher wages and shortened hours must result in increasing

the prices of products to consumers, at the very time that commodity prices are already tending to rise faster than public purchasing power. The point is that increased wages, even if extended to everyone in the country gainfully employed, would benefit only some 40 per cent of the population, whereas 100 per cent are consumers and will have to pay the higher prices.

THE labor situation is only one more disturbance in an already thoroughly disturbed general picture. Though the level of business activity has been rising rapidly in the U.S. in recent weeks, and moderately in Canada, it is by no means altogether a healthy gain. Colonel Ayres of the Cleveland Trust makes this point in his current monthly bulletin when he says that "artificial stimulation is combining with the natural forces of recovery to produce exceptionally vigorous business activity," and he cites the automobile industry, whose production previous to the Chrysler strike had recently been at a new high but only because General Motors was seeking to make up for the weeks of inactivity due to its strike; likewise the iron and steel industry, also exceptionally active but due so largely to the stimulus of demand for war purposes. The demand for coal, he says, is so great that there is threat of a shortage of cars for its transportation, but this is largely because consumers are piling up reserve stocks in fear that the mines will be shut down by strikes.

AND so it goes, reaching far across the business scene. If the current level of activity isn't, in part, due to fear of strikes, it's due to some other abnormality. Retail trade, says Ayres, is brisk and almost booming, but its special vigor is due to the increase of consumer purchasing power caused by governmental subsidies flowing from unbalanced budgets. Almost all important nations are spending beyond their incomes, and business everywhere is stimulated by their expenditures. Part of the reason that security markets are strong is that foreigners are investing over here, because the prospects for peace are better here than in Europe, and partly because the devaluation of the U.S. dollar has made the U.S. a bargain country for foreign buyers who have gold. Says Ayres: "Recovery would be under way even if these stimulants were not at work. It would be less dramatic than now, but it would have a solid foundation."

WHAT we have to fear is that the rise of commodity prices will get out of hand, and that sooner or later business activity will decline even more sharply than it is now rising, due to stoppage of armament expenditures or withdrawal of other present stimulants. The sharper the present rises of both, the more serious is the future danger. In short, we have reason to fear that recovery is going to turn into a boom, to be carried perhaps to extreme lengths, and that the boom will be followed by another depression. However, the backlog of accumulated demand for goods and services is apparently large enough to maintain production at a high level for a considerable time to come, even without armament buying.

THE strike sit-down, which has industry so worried just now, is going to be dealt with and probably will be eliminated, though just how is not yet known. Governmental authorities on both sides of the border have indicated that they are at one with industry in recognizing that the sit-down means anarchy. As to Mr. Roosevelt's attitude, the Whaley-Eaton Washington Service says currently that "The White House regards the sit-down strikes as utterly dangerous, indefensible in law and not to be tolerated"; that not even the Supreme Court issue is causing the Roosevelt administration more concern. So we may expect to see it ruled out before long. Decent labor doesn't want to engage in physical conflict with the law. And elimination of labor's sit-down weapon would greatly lessen the strike danger and brighten the whole outlook.

BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE PRIMARY OR LONG TERM TREND of stock prices and business, under Dow's theory, has been upward since the summer of 1932. There have been no recent developments indicating reversal of this movement.

THE INTERMEDIATE OR SHORT TERM TREND of stock prices is upward. Periods of market strength, such as that witnessed over the past three weeks, are nevertheless subject to technical correction, and one such minor recession may be currently in the making. So long as setbacks, as reflected by both the Dow-Jones railroad and industrial averages, meet support at above the support points of the previous setback, and successive rallies make new high ground, however, as has been the case since December 21, there can be no cause for concern as to the underlying direction of prices.

THE PRICE MOVEMENT. Markets that enter, during the course of a long bull swing, into new high ground, such as was true of the market on March 5, are sometimes subjected to consolidating recessions prior to an attempt at vigorous advance. I pointed out this possibility in last week's Forecast and stated that any setback that was witnessed over the six to ten days ahead, if accompanied by receding volume, would be a perfectly normal development. Since then there has been a display of weakness by the market, although early this week this weakness had not developed sufficiently to be termed as other than price hesitation. If recession in both the Dow-Jones railroad and industrial averages of other than the one or two days' dura-

(Continued on Page 32)

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Balance Sheet as at December 31, 1936

ASSETS	LIABILITIES
Cash..... \$ 157,451.10	Contingent Premium Reserve \$ 234,533.82
Investment Securities at Market Values..... 1,258,657.00	Losses under adjustment 16,268.00
Accrued Interest..... 10,874.08	Reinsurers' Deposits 152,889.20
Due from Agents..... 107,725.75	Due to Reinsurance Companies 59,234.73
	Accrued Losses..... 25,215.98
	\$ 488,141.73
	Contingent Reserve..... 145,000.00
Capital Stock	
Authorized and Fully Paid 5000 shares \$100 par value, 500,000.00	
Surplus Account..... 395,590.20	
	\$ 1,528,740.93

Hon. Senator RAOUL DANDURAND, K.C., Q.C.
President

J. A. BLONDEAU
Vice-President and Managing Director

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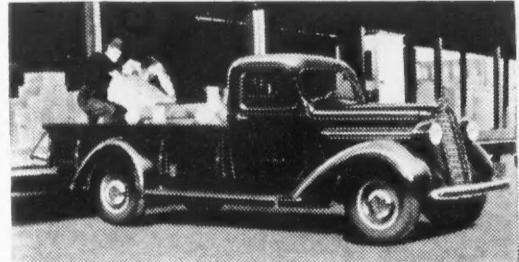
FARGO

New 1937 Commercial Cars and Trucks



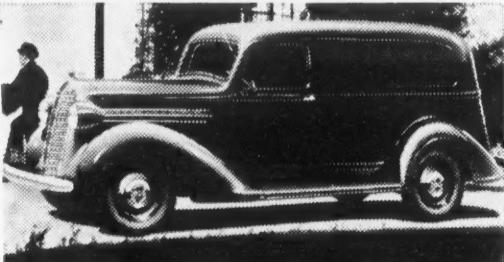
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(Left) — New 1937 Fargo 3/4-ton Chassis with Cab and Express Body—136" wheelbase takes 9' body, 6-cyl. A completely new chassis.

(Right) — New 1937 Fargo Commercial Sedan Delivery —116" W.B. Powered with new 75 h.p., 6-cyl., improved Fargo engine.



Fargo has new, handsome styling; better balanced load distribution; exceptionally rigid frame with new bracing front and rear; longer steel springs to protect both load and driver; heavy gauge steel fenders separated from the running boards of heavy-duty models;

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FARGO for 1937 offers eleven wheelbases in five great series, ranging from the light, speedy 1/2-ton Commercial Models up to the big, powerful, rugged 3-ton capacity Truck Chassis.

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RECOVERY MENACED BY STRIKES

Labor's Tactics Imply Disregard of Fact that Primary Need is to Increase Workers' Real, Not Money, Wages

THE recent strike in the automobile industry was one of a series of developments illustrating the vital importance of the labor situation as a factor in the general problem of recovery. This controversy was preceded by the longest and costliest strike in the history of American shipping, lasting ninety-eight days and involving losses estimated at \$700,000,000. In addition to these outstanding disturbances, there are many strikes of lesser magnitude, not sufficiently important individually to attract wide public attention, but representing, in the aggregate, losses that may substantially lower the amount of the national income. Disputes that have not yet reached the strike stage are even more numerous, leading to the belief in some quarters that the situation is likely to become more serious, rather than less so, in coming months.

To a certain extent, says *The Guaranty Survey*, published by the Guaranty Trust Company of New York, the existing labor unrest is characteristic of periods of recovery after severe depressions. The wage reductions that become necessary in hard times are always accepted with reluctance, and there is a strong tendency to attempt to recoup the losses at the first opportunity. Even where wage cuts have not been a serious factor, the realization that business earnings are increasing is often enough to lead to a desire on the part of labor to share as fully as possible in the reviving prosperity.

In some cases, a rising cost of living is an important element in the situation. This does not appear to have been true in the present instance, although the marked advances in commodity prices in the last few months suggest that it may become so.

IN SOME respects, the present labor situation is unusual. Union recognition, instead of wages and working conditions, is the immediate issue in many cases, notably in the automobile strike, which has been described as a struggle for power rather than for better treatment for workers. This tendency is undoubtedly due in part to governmental policy, both legislative and administrative, which has been directed toward the encouragement of unionization and collective bargaining. The policy found expression in the National Industrial Recovery Act and has appeared repeatedly in more recent legislation, including the National Labor Relations Act, which makes it unlawful for employers to refuse to bargain collectively with employees.

Another unusual feature of the present labor situation is that it is complicated by a struggle for power within the ranks of labor itself. An important section of union membership apparently believes that the strategic position of workers is much stronger when they are organized by industries, rather than by crafts or trades as in the past. This issue led to a serious controversy within the ranks of organized labor last summer, culminating in the suspension from membership in the American Federation of Labor of some of the unions affiliated with the Committee for Industrial Organization, which represents the principle of industrial unions. It is widely believed that the purpose of the automobile strike, which was sponsored by the C.I.O. wing of organized labor, was as much to demonstrate the value of the industrial-union idea as to win concessions of immediate benefit to the workers. The A. F. of L., while giving its moral support to the strike, intimated that certain craft unions in the automobile industry would receive the protection of the federation against the efforts of the United Automobile

Workers to gain recognition as the sole bargaining agency for employees. Thus, the element of "labor politics" has come to play an active part in the situation.

SO SERIOUS are the possible consequences of widespread labor disputes that various means have been suggested to avert their worst features. One of these is compulsory arbitration, an expedient that has been advocated from time to time for many years but has usually been opposed both by employers and workers on the ground that it would constitute undue interference with business and abridge the freedom of labor. Another proposal is that labor unions should be incorporated and thus made subject to the same limitations of power and the same legal responsibility as the companies with which they deal.

Whether or not such control devices become necessary, it is evident that the labor unrest in various branches of American industry at present threatens to place serious impediments in the path of recovery, to the ultimate detriment of labor itself, as well as of other groups. Perhaps the greatest hope of avoiding grave consequences lies in the possibility that all parties concerned may become more clearly aware of the real nature of the problem.

The primary and ultimate purpose of all labor movements is to increase the real wages of workers—not money wages, but wages expressed in terms of food, clothing, shelter, and the other commodities and services that the worker buys. Unionization, collective bargaining, and the other objectives for which labor strives are means to that end, not ends in themselves. If real wages are considered in their true light, as the share of the aggregate output of goods and services available for consumption by workers, it is evident that they can be increased in only two ways: first, by taking away part of the share that would otherwise go to capital; and second, by increasing the total amount available for distribution. Collective bargaining, strikes, and the other devices by which workers try to augment their earnings are designed to obtain a larger share from other groups and are related only indirectly, if at all, to the question of increasing productivity. In fact, they are often calculated to diminish, rather than increase, the aggregate output by reducing hours, opposing the "speed-up" of operations, and similar policies.

CONSTRUCTIVE policies in labor leadership must be based on the realization that the earnings of workers are necessarily limited by the amount of goods and services available for consumption. Even under the most favorable conditions, the gains in real wages that can be achieved by means of strikes are strictly limited. At the same time, the direct and immediate consequence of strikes is to halt operations and reduce productivity, and thus to dry up the source from which substantial and permanent advances in real wages must be derived.

The inevitable limitations on labor progress by these means become immediately apparent when the actual magnitudes of the factors involved in the problem are considered. Study has shown that, even if labor could attain sufficient power to raise wage rates to the point where employers' profits disappeared entirely, and if business could continue to operate under such conditions with its output unimpeded, the general level of wages would rise only moderately. This, of course, is a hypothetical assumption. What would actually happen would be that the rise in wages would cause an advance in the prices of the goods, which would raise the cost of living and reduce the gain in real wages to that extent; or, in so far as competition on the nature of demand made price advances impossible, the entailing of profits would discourage production and diminish employment.

For similar reasons, a gain in wages in any particular industry or plant, whether unionized or not, is likely to come out of the pockets of other workers. An advance in wage rates that is not accompanied by an increase in output per worker must necessarily raise costs of production, and the higher costs must be paid either by the employer or by the consumers of the goods, most of whom are workers in other branches of business. As a rule, the higher costs will be passed along to these other workers in the form of higher prices for the goods.

A MOMENT'S consideration is sufficient to show that neither excessively high nor excessively low wage rates are conducive to real prosperity, either for labor or for other groups. Wages play a double role in economic life; they are the main source of demand and a principal element of cost. If wage rates are too low, the demand for commodities and services is reduced, and output must be lowered accordingly. If they are too high, then costs are correspondingly high, output decreases, the cost of living rises, and real wages fall. Somewhere between the two extremes is a ratio of wages to the other distributive shares that constitutes a state of equilibrium in which industrial output can be maintained at a maximum level and all the participating groups receive the maximum returns.

THE majority of employers sincerely desire to pay fair wages. This is particularly true of large employers, most of whom feel a keen sense of responsibility for the welfare of their employees. Unfortunately, the available information bearing on the subject is so meager that it is very difficult to determine what really constitutes a fair wage in a given case. The problem has been complicated in recent years by the increasing employment of women in industry and trade, which has increased the total incomes of many families regardless of the

trend of wage rates for individual workers. There is an urgent need of fact-finding bodies to clarify the conception of a fair or "living" wage in the light of prevailing prices, costs, profits, aggregate output, and habits of living.

In the endless struggle to improve the condition of the working population, the productivity of industry is the vital factor. It is the increase in productivity that has brought about the extraordinary rise in standards of living throughout the world during the modern industrial era. And future progress in the same direction must be brought about in the same way. Certainly the welfare of labor is among the most important objectives of civilized society and is of vital concern to other groups, as well as to labor itself, and all activities that can genuinely and permanently contribute to that welfare are worthy of encouragement. But the fundamental factor in determining the level of real wages is the productive efficiency of the wage-earner. The only way to raise standards of living is to lower labor costs by increasing output per capita.

This consideration throws light on the question of arbitrarily shortening working hours in order to provide employment. The agitation for measures of this kind is not based on the view that labor needs more leisure but that more laborers need jobs. As a temporary device to apportion a given amount of employment among a larger number of workers, the plan might have some of the desired effects, although its usefulness would be limited in practice by the serious disruption that it would entail in established operating procedures and methods. But it should be clearly recognized that whatever temporary gains it might bring to workers now unemployed would be achieved primarily at the expense of other workers. And in the long run its effect could only be to reduce the aggregate productive capacity of labor and capital and hence the potential level of real wages.

THE wisdom of such expedients becomes even more questionable when consideration is given to the possibilities for reemployment through the operation of normal economic forces. Recent studies tend to show that "technological" unemployment—that is, unemployment due to the displacement of workers by machines—is a much less important factor in the present labor situation than is commonly supposed. Current unemployment is due primarily to two factors: first, the failure, thus far, of business activity to regain pre-depression levels; and second, the growth of the potential working population in recent years. Both of these factors can be roughly summed up in the statement that output per capita has not yet been restored to the pre-depression level. Some authorities estimate that, if productive activity were raised to a level sufficient to provide for a standard of living commensurate with that which existed before the depression and to supply accumulated deficiencies in durable goods within a reasonable period, the result would be an actual shortage of labor. Conclusions of this kind stand out in sharp contrast to the often-expressed view that the country faces a prospect of chronic large-scale unemployment that will continue for an indefinite period to tax the resources of central and local governments and impose a heavy financial burden on our economic system.

Further possibilities of reemployment lie in the development of new industries, new products, and new uses for existing products. Research in the last few years has revealed many opportunities along these lines. New industries increase the demand for labor and the output per capita without necessarily creating even temporary unemployment.

The rate at which reemployment takes place will depend in no small measure on the ability of labor, business, and government to approach their common problems in a spirit of cooperation based on a recognition of the realities of the situation. For the points at which the interests of economic groups coincide are much more numerous and much more vital to the welfare of all than the points at which they diverge. This is the central fact in any consideration of the labor problem, and if it is continually borne in mind a long step will have been taken toward surmounting the difficulties that threaten to retard further business recovery.

MOULDING SAND

MOULDING sand is one of the primary needs of the iron and steel industry. Canada is well supplied with sands suitable for the purpose, and the trade is at present in an intermediate stage of development. In the early phases of the iron and steel industry of Canada, moulding sand was usually obtained from deposits nearby the iron furnaces. Subsequently the industry expanded and its products were exported largely to the United States. More recently large deposits of special suitability were found in New York State and at present the greater part of the needs of the Canadian industry are supplied by imports. The present outlook is that Canadian demand will outrun imported supplies and recourse will be had to deposits at greater distance from the iron and steel plants. Moreover, artificially bonded sands are being developed and Canada is plentifully supplied with the materials for their manufacture.

The natural bonded moulding sand industry of Canada has been in existence since the first foundry was built in the country. The first producers of moulding sand were the foundrymen themselves. Moulding sand was produced in Ontario near Port Hope from about 1855, near Bolton from about 1870 and near Brantford from about 1895. By the end of last century producers of moulding sand in Canada were not only supplying the domestic market but were also exporting large quantities to the United States. With the more intensive development of large deposits of natural bonded moulding sand near Albany, New York State, their products became popular in Canada, and at present from 55 to 60 per cent of the sand used by Canadian iron founders is imported. Imports come mainly from the United States, but there is a small import from Great Britain.

BUILT BY CHRYSLER

PAYING FOR BRITAIN'S ARMING

Financial Opinion Split on Question of How Money Should Be Raised—Inflation or Higher Interest Rates?

BY GILBERT C. LAYTON

Saturday Night's Financial Correspondent in London

GRAT Britain's defence needs look more imposing in terms of money than in terms of warships and guns. Each cook has his own idea how £1,500,000,000 should be provided over a five-year period, but it is Mr. Chamberlain's job to prepare the broth. Financial opinion is split into the companies of the orthodox and the unorthodox, the inflationists and the deflationists, on the question how the money should be raised.

Mr. Chamberlain's categorical statement that "the defence expenditure is growing at a pace which makes it impossible to meet it entirely out of revenue" has been challenged by those observers who are concerned to see the chief burden of defence fall upon the shoulders best fitted to support it. In his recent speech Mr. Chamberlain himself observed that the bill could be footed by increased taxation, but at the cost of "bleeding white" the nation and destroying the incentive to progress. The Government obviously has in mind a certain upper limit of taxation, progress beyond which would impose an unsafe burden upon industry. Loans are in a different category. For the time they seem to fall as gentle rain from a financial heaven upon a thirsty world, but their ill-effects are inescapable and bear upon the community in general.

Is it so certain that the raising of the money by taxation would involve very serious increases in taxation? With the rising trend of profits it may be assumed that the income-tax revenue will rise by something like £20,000,000 in the forthcoming fiscal year. In the present year—1936-37—the total expenditure on defence is in the region of £180,000,000. To this must be added the annual share of the £100,000,000 which Mr. Chamberlain is to borrow over the next five years, bringing the prospective annual expenditure over the next five-year period to £280,000,000.

That part of the additional £80,000,000 might accrue as a result of the general increase in business activity it is impossible to say. Both direct

and indirect taxation will yield substantially more; it would probably be moderate to look for a natural increase of around £30,000,000.

Mr. Chamberlain would then be left with £50,000,000 to find. Another 3d. on the income-tax would certainly return considerably more than the £12,000,000 attributed to last year's increase, while it may be assumed that a 9d. increase would bring in not much less than £40,000,000. This would leave £10,000,000 to be raised either by such further direct taxes as a possible duty on excess profits, or higher death duties, or by increases in indirect taxes. It would not be a very great burden.

These figures are necessarily problematical, but they indicate that there is no inescapable need for large-scale borrowing to finance the defence program. And the orthodox method of finance out of revenue would lay the bogey of inflation and would not involve the error of transferring to the future the repayment of a loan contracted for current requirements.

In defence of loans, the only arguments which can be advanced are negative ones. This method is accepted by a body of economists precisely because the amount required to be raised is not impossibly large. The evil in their eyes is so small as to be a good. Another argument which has some currency is that defence expenditure is a sort of self-balancing item, producing beneficial effects through industry commensurate with its cost.

This argument will not bear analysis. In the first place, the benefits of the production of destructive goods can only be short-lived. Secondly, they must be isolated to the departments of industry immediately concerned. Thirdly, by the diversion of productive energy from normal industrial channels to those feeding the armament industries, price dislocations tend to occur. They may exert a deteriorating influence throughout a society which, save for certain wage increases and a temporary reduction in unemployment, reaps no corresponding ad-

vantage. It is clear that money spent on armaments, whether from taxation, or from the proceeds of a loan, is money taken from other uses, and some industries, as well as the consuming public, must suffer.

FROM the purely financial point of view the Government's proposition is interesting primarily for the interest-rate problems which it raises. Money rates will be subject to two influences tending to force them upward. The first arises from the obvious fact that large-scale borrowing must entail higher lending rates.

The second emerges from the price adjustments which must follow the large-scale purchasing of commodities for rearmament needs; this factor is, in turn, subject to accentuation by the inflationary influences set to work by the raising of a large loan. Commodity prices will tend to rise, and there will be a general inclination on the part of the investing public to engage in speculative activity. This will involve the withdrawal of funds from the gilt-edged market at a time when prices there are already tending to decline as a result of the purely monetary factor of large borrowing.

The only way out of this dilemma is inflation, and that is an escape, not a solution. If the banks' cash were increased sufficiently the various anomalies caused by the new demand upon an unchanged credit basis would tend to be dispelled. These, in fact, as Mr. Keynes has pointed out, are the alternatives: either inflation or higher interest-rates. Both have unfortunate implications for the future.

It seems very desirable that Mr. Chamberlain should communicate more fully to the nation his reasons for believing that revenue cannot finance defence expenditure, save by penalising the business community. Higher taxation entails only immediate troubles. Large-scale borrowing presents few immediate problems, but it shifts a load of trouble to a future which will, in any case, have burdens enough.

IS UNEMPLOYMENT INEVITABLE?

Unemployment Due to Limitation of Production, Which is Mankind's Great Error—Aim of Monetary Control

UNEMPLOYMENT is the outstanding problem of the generation, says the Royal Bank of Canada in its monthly letter. In Canada, although it is still serious, there is excellent basis for the belief that within a relatively short time any abnormal volume of unemployment will disappear. In many countries, however, where large-scale government works, huge expenditures upon armaments, large armies and various types of concentration camps serve to disguise the importance of the problem, many seriously question whether the economic system will ever absorb a satisfactory proportion of those who are able to work.

For this situation, says the Royal Bank, there are a number of explanations ranging from the Marxist doctrine, through various statements concerning technological advances in industry, or theories like Social Credit involving a belief in the net inadequacy of purchasing power, to clear-cut economic descriptions of the effect of deflation upon consumption and hence upon employment. In a general way it may not be untrue that even the weakest of these explanations contains some elements of true description of what has taken place. Lack of perspective in relation to the problem as a whole and lack of knowledge of affairs results in such bias as to make it seem possible that a single relatively simple cure such as that offered by Social Credit will constitute a remedy for most of our social and economic ills.

In thinking about the problem it should not be forgotten that it is not entirely new to this generation. Plans as deceptively attractive as Social Credit have been tried out in the past; they have proved to be forms of inflation and the conditions thus created have been worse than those they sought to cure. In the light of subsequent experience, the outcome of the French experiment with assignats would appear inevitable, but at the time they seemed to offer full employment and a general increase in purchasing power a higher standard of living for the country. It would almost seem as though it were in the economic field alone that mankind is incapable of profiting by the experience of the past.

In almost every country there are at the present moment unemployed workers, non-utilized resources and idle money which should be put to productive use. Many conventionally minded business men and old-school economists hold the opinion that the fact that this labor, land and capital are not in use proves that they cannot be effectively utilized and for them this ends the matter. Nationalistic doctrine goes a step further and attempts to restrict the home market to products produced within the country, with the half-stated hope that the relative ineffectiveness of some of the types of work which will result from failing to take advantage of the cheapest market, will produce full employment at home.

Work on armaments or the expansion of armies are other forms of restriction of production and should be recognized as such. Plans for the five or six-hour day and other devices to limit the worker's daily output fall in this same class. It is remarkable

how many devices are available for limitation of output. By such methods the world dissipates its great economic surplus and prevents that almost inevitable rise in the standard of living which became probable when the world passed over from a deficit economy to one where an increasing supply of economic goods could be made available to every member of society.

BEFORE modern means of produc-

tion, transportation and storage,

a man's work frequently failed to

produce a sufficient volume of goods

to give him a decent standard of living.

There was a time when it seemed

normal for a certain proportion of

the world's population to starve to death each year.

Out of such conditions came the Malthusian theory that popula-

tion would always increase to the

point where starvation was the necessary check upon expansion.

At the time of greatest advances in methods of production, however, population ceased to increase rapidly and the extra volume of production produced so great a surplus, as compared with previous experience, that in most parts of the world the last four generations have witnessed a remarkable rise in the standard of living. This rise, however, has been accompanied by increasingly severe depressions, during which expansion in production has been brought to a standstill.

To many who have not seen this picture as a whole, the explanation of depression has been Divine wrath be-

cause of the extravagance of mankind

or the idea that as a result of extra-

verage people have consumed more

than they were producing and a period

of retrenchment was necessary. To

the theory of Divine wrath there is no

obvious answer, but against the theory of over-consumption stands the fact that with the onset of depression supplies of all kinds have quickly become burdensome as the result of declining consumption, and it is only with prolonged cessation of production that these supplies have been absorbed, thus permitting a resumption of productive activity. The theory of over-production as an explanation of depression is also false. Over-production may bring on curtailment of activity in a single industry, but the idea that there can be too much of all kinds of goods and that this is the reason why people cease to exchange one kind for another is an example of foggy thinking. A burdensome surplus of a wide variety of supplies is a product of curtailed purchasing power, and is a monetary phenomenon—it appears only after the depression is established.

INSTEAD of the period of active busi-

ness, then, being one of extraordi-

nary consumption and the period of de-

pression being one of retrenchment,

almost the converse is true. The

world has lived on its stored-up sur-

plus during depression; it is the

period of depression when we do not

or cannot employ our productive re-

serves. Depression is the great ex-

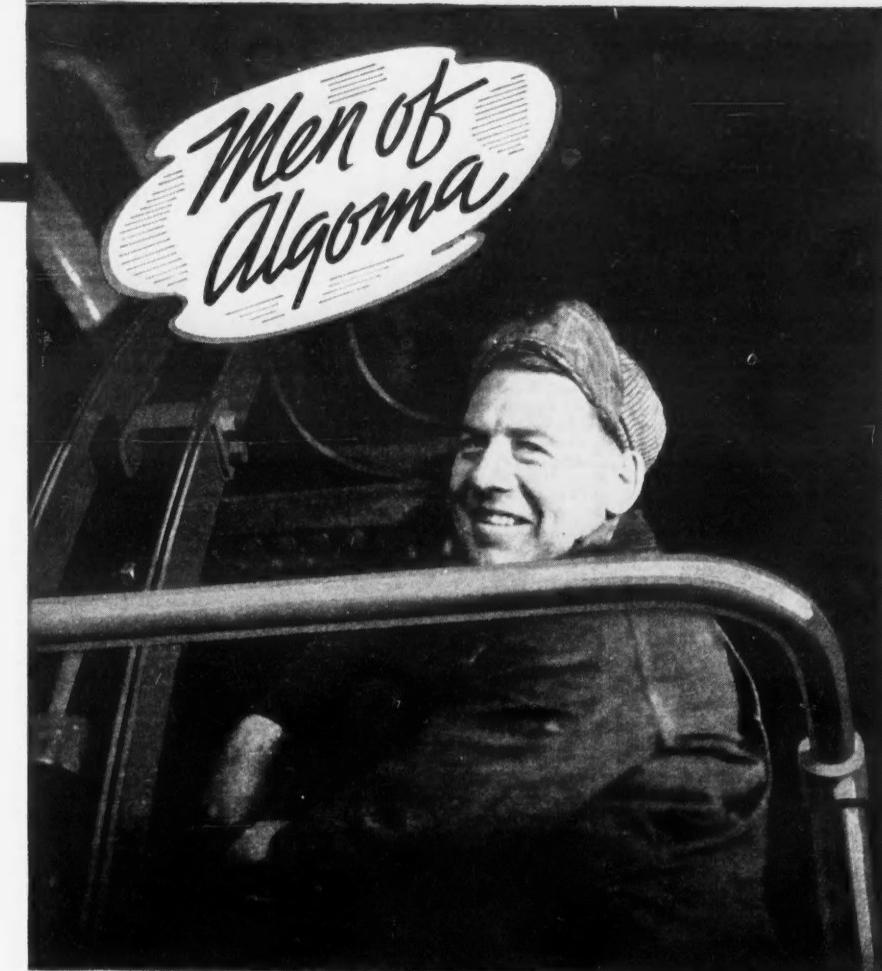
perience of the past.

Depression is also the greatest of

limitations upon production.

This review of the situation as a

whole should throw light upon many



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LEON C. VALLEE, Assistant Manager

AUTHORIZED CAPITAL	- - \$500,000.00
SUBSCRIBED CAPITAL	- - 250,000.00
PAID-UP CAPITAL	- - 124,000.00
GOVERNMENT DEPOSIT	- - 739,650.19

Financial Statement, as at December 31st, 1936

ASSETS	LIABILITIES
Book Value of real estate	\$ 50,980.11
Mortgage loans on real estate, first liens	68,500.00
Book Value of bonds and debentures	1,190,996.55
Book Value of stocks	255,955.95
Cash on hand and in banks	77,502.71
Interest and dividends due and accrued	16,155.78
Agents' balances and premiums uncollected written on or after October 1st, 1936	26,271.01
Arrears on 1936 assessments	6,805.20
Farmed assessments on premium notes not yet assessed	82,127.20
	Total provision for unpaid claims \$ 9,849.86
	Total net reserve for unearned cash premiums at 80% 111,642.78
	Reserve under unlicensed reinsurance, unsecured 5.58
	Taxes due and accrued 7,040.79
	Reserve for Pension Fund 12,155.18
	Provision for dividend paying policies 17,006.67
	Paid up Capital \$ 124,000.00
	SURPLUS 1,471,481.70
	\$ 1,595,482.51

A. V. BLANCHARD, Auditor

Comparative Statement of the Company

As at Dec. 31st	1916	1921	1926	1931	1936
Assets	\$ 152,509.31	\$ 405,467.60	\$ 601,986.58	\$ 1,151,360.00	\$ 1,755,182.51
Liabilities	None	\$ 5,000.00	\$ 11,115.00	\$ 77,792.25	\$ 157,700.81
Receipts	114,354.14	226,935.66	209,750.56	391,505.97	581,078.63
Expenditures	75,684.19	189,247.59	256,615.57	502,003.45	414,596.08
Insurance	8,226,045.00	13,425,874.00	15,521,554.00	25,019,287.00	42,976,607.00

The policyholders have also the added security of \$1,471,481.70 in premium notes which is not included in the above figures.

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How world demand is rapidly overtaking Canada's surplus capacity in newsprint discussed in March issue *The Greenshields Review*. Copy on request.

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Dividend Notices**Chartered Trust and Executor Company**

Notice is hereby given that a dividend of 1½% has been declared on the paid-up Capital Stock of Chartered Trust and Executor Company for the quarter ending March 31st, 1937, payable April 18th, 1937, to shareholders of record at the close of business March 15th, 1937.

By Order of the Board
B. W. McNEILL
Secretary

Dated at Toronto,
February 15th, 1937

BRITISH AMERICAN OIL COMPANY B.A. LIMITED

NOTICE is hereby given that a dividend of Twenty-five Cents (\$2.50) per share has been declared by the Board of Directors for the first quarter ending March 31st, 1937. The above dividend is payable in Canadian funds at the office of the company or at any branch of the Royal Bank of Canada on the 15th day of March, 1937.

Shares Warrant Holders will present coupons Serial No. 28, or any branch of Canada of The Royal Bank of Canada, who will negotiate them at par, on or before March 15th, 1937.

By Order of the Board
H. H. BRONSON
Secretary

Dated at Toronto, March 15th, 1937

GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast appearing on the first page of this section.

CROWN CORK AND SEAL

Editor, Gold & Dross:

A friend of mine has recommended to me as a good investment and one likely to prove more valuable in the future, the common stock of the Crown Cork and Seal Company, Ltd. I am informed that this company has been making very good progress since its shares were offered to the public and that it recently issued an excellent report. Could you tell me something about earnings, what dividends the stock pays and what it is likely to pay? Do you think it is a good buy?

—P. S. T., Montreal, Que.

I do. It is quite true that Crown Cork has been making splendid progress, it is in a strong financial position and I consider it more than likely that earnings, in view of largely increased consumer buying of the products it services, should continue to increase. The stock is currently on a regular 80 cent annual dividend basis and in November of last year an extra of 20 cents was paid, bringing total disbursements to \$1. It is my opinion, in view of the margin by which earnings have been exceeding dividends, that shareholders can expect at least as large a distribution in 1937. Further earnings increases would indicate an even more generous policy.

In the year ended December 31 last the company reported net income of \$169,161 as against \$121,274 in 1935 and \$84,780 in 1934. Since sole capitalization consists of 100,000 shares of no par value, per share last year was \$1.69 as against \$1.21 and 85 cents in the two previous years. The balance sheet shows net working capital at \$507,134, up from the \$467,797 at the close of the previous fiscal period. Total current assets stand at \$578,817, including cash of \$217,340 and investments of \$65,965, against total current liabilities of only \$71,683.

Crown Cork and Seal is the principal manufacturer in Canada of crown corks, and supplies chiefly the brewing and soft drink industries. The progress noted by these in conformation with steadily increasing consumer purchasing power finds direct reflection in Crown Cork's earnings and the current outlook is for the maintenance of very satisfactory volume. Current price of 21½ for the stock compares with the figure of \$12 at which 30,000 shares were offered to the public in November of 1935.

ELORA, MCWILLIAMS BEARDMORE

Editor, Gold & Dross:

Do you know anything about Elora and McWilliams Beardmore? I bought 1,000 of the former and 2,000 of the latter at low prices, for a hold. Are they any good and worth holding? Thanks.

—A.J.P., Chatham, Ont.

Both the stocks you mention, in my opinion, appear worth retaining.

Elora Gold Mines adjoins Big Master Consolidated Gold Mines in the Lake Manitou area of the Kenora district. If underground development proves up the surface and diamond drilling indications, it is not unlikely the property would join the producing ranks this year. A shaft is being sunk to 250 feet and is now down 175 feet. Two levels will be established and an ore body approximately 1,000 feet long and 12 feet wide will be developed. This body showed average values of .88. There is a test mill on the property, capable of handling about 60 tons per day. This is being reconditioned and it is proposed to run all the development rock through it to properly evaluate the property.

A diamond drilling program of approximately 14,000 feet was recently completed at the McWilliams Beardmore property, which adjoins the producing Northern Empire at Beardmore, Ontario, and I understand this drilling gave sufficient encouragement to warrant underground development. The company is now negotiating for finances to sink a shaft to 500 feet and establish three levels. The company's position is satisfactory as more than half of the original capitalization remains in the treasury. A small crew is now preparing additional accommodation in preparation for shaft sinking. There is considerable activity at present around the Northern Empire property and I hear that Consolidated Mining and Smelting Company are diamond drilling a group of claims adjoining both Northern Empire and McWilliams Beardmore.

HOME OIL

Editor, Gold & Dross:

I hold some Home Oil which cost me more than the current market and I was wondering if there was any thing I should do about it. I would appreciate very much getting your opinion. I suppose the recent financing is a good step and I wonder what relation it has to the current interest in western oils. How is Home situated with regard to new developments?

—F. J. B., Ottawa, Ont.

While Home Oil is currently selling slightly below what you paid for it, I think that this stock is interesting as a speculation, and would suggest that you retain your holdings. The company has once again entered into western Canadian oil development on a large scale and has acquired, among others, the following holdings: 1,021 acres on the west flank of Turner Valley; One half interest in Brazeau Development Co., Limited, which owns permits on some 64,500 acres of Brazeau Structure, Alberta; a permit on 4,000 acres near the International Boundary; 50,000 shares in Sunshine Oils Limited at present drilling in southern Alberta; and three 1 per cent royalties in Sovereign Royalties Limited, a producing well in the southern Turner Valley. The company is also negotiating for other structures. It owns, as well, oil stocks with a market value of \$970,000, mining stocks with a market value of \$168,225, and Dominion of Canada bonds, \$137,656.

Through the issuing of new stock on a share for share basis at \$2.00, Home will receive about \$1,760,000 of new money and will increase outstanding capital to 1,760,000 shares. The proceeds of the new financing, as well as the company's net working capital which is made up almost entirely of quickly marketable security holdings, thus enables it to go ahead with a large-scale exploration and development program.

In 1936 the company's income from investments amounted to \$41,137 as against \$40,994 in 1935

Deductions left a net last year of \$22,018, or the equivalent of 2½ cents a share on the 880,000 shares then outstanding. This compared with \$15,654 or 1.78 cents a share the previous year, and a net loss of \$6,465 two years ago. You will be able to see that because of its strong financial position, Home is in a splendid situation to join vigorously in the new western oil development. The outcome, of course, remains to be seen, but the general picture is definitely interesting speculatively.

FANNY FARMER

Editor, Gold & Dross:

Will you please tell me what you think of Fanny Farmer? I have some which I bought at 13½ so I have no cause for complaint as to price but I am more interested in hanging on to it. Will you tell me what earnings have been lately and what the dividend outlook is? I am a regular and appreciative reader of Gold & Dross.

—M. C. H., London, Ont.

I regard Fanny Farmer as a very desirable stock, despite the fact that at current prices you have a satisfactory profit. I would suggest that you hang on. Last year the company paid extras totalling 37½ cents in addition to the regular distribution of 50 cents, and it is believed that the stock is to be definitely placed on a \$1 annual dividend basis. A 25 cent payment to be made on April 1 was announced at the recent annual meeting, and while official confirmation of a new annual rate is lacking, it is believed that similar quarterly payments will be maintained.

In the year ended December 31, 1936, the company's net profit rose to \$646,494 or the equivalent of \$1.65 a share on the 390,468 common shares outstanding as against \$501,078 or \$1.28 a share in 1935. The company's financial position is very strong, the last report showing total current assets of \$1,608,516, including cash of \$601,672 and government and municipal bonds at a book value of \$626,051 and a market value of \$805,955. Total current liabilities are \$307,016 and net working capital at \$1,301,500 is up from the \$1,100,446 reported at the close of 1935.

Last year the company's sales showed a 17.9 per cent increase and the number of shops increased by 12, totalling 195. You can thus see that quite a bit of confidence can be placed in higher distribution because of both the excess of earnings over dividends and the strong liquid position. It has been suggested that in addition to establishing \$1 regular dividend rate, the company might be able to pay a bonus at the close of 1937.

GUNNAR GOLD

Editor, Gold & Dross:

Has Gunnar Gold Mines any large amount of reserve ore? What are its chances of finding more? Is the debt paid off in full? I understand its ore averages \$11.50 per ton, is this correct? What are its earnings per share at present? Is there chance for dividends in the near future? Do you consider this a promising junior?

—W.M., Newcastle, N.S.

Yes, I consider Gunnar a promising junior. Production commenced last May and by the end of the year amounted to over \$378,500. December output of \$58,456 was the highest up to that time and compared with \$56,700 in November and \$51,343 in October. The average recovery per ton in December was over \$16. Ore reserves are estimated at about 100,000 tons of a grade around \$15. Extensive exploration and development is proceeding underground, and the future outlook would appear to be promising. With an operating profit between \$25,000 and \$30,000 a month, the company should earn 12 or 13 cents a share per year. The loan of \$250,000 secured to build the mill was all paid off last year and the company is now building up a surplus from which it will pay dividends, but it is reasonable to expect the directors will want to build up a strong treasury, hence it would not appear safe to anticipate any disbursements this year.

B.C. POWER "A"

Editor, Gold & Dross:

May I trouble you for your opinion as to the wisdom of purchasing some of the class "A" stock of British Columbia Power. Could you give me some recent earnings figures and tell me something about the financial position? Do you think there is any chance of the dividend being increased on this stock? Thanks for your help.

—C. L. P., Belleville, Ont.

I regard the class "A" stock of British Columbia Power as definitely attractive at current levels of 36½, at which the yield is 4.9 per cent, with the new dividend rate of \$1.80 annually. The new rate has just been established through the announcement of a quarterly payment of 45 cents, to be made on April 15 to holders of record March 31. The company's earnings are showing a marked uptrend and I am of the opinion that eventually the previous \$2.00 dividend rate will be restored on this stock.

In the year ended June 30, 1936, the company earned \$4.64 per share on the class "A" stock as against \$1.69 in 1935, \$1.65 in 1934, \$1.54 in 1933, \$2.01 in 1932 and \$2.44 in 1931. The \$2.00 dividend was paid from 1928 to 1933, in 1934 and 1935 \$1.50 was paid and the recent \$1.60 rate was established in April of 1936. Figures covering the first half of the fiscal year ended December 31, last, showed net

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Concerning Insurance

BUYER'S VIEWPOINT

What the Purchaser of Insurance Expects From The Agent or Broker Who Handles His Business

BY GEORGE GILBERT

IN THE first place, a person who takes out an insurance policy of any kind, whether marine, fire, life or casualty, should buy it through a competent agent or broker upon whom he feels he can rely to see that the contract he receives is adequate to cover him against all losses from the risk or risks it is intended to insure.

As an insurance policy is only as good as the company which issues it, the insured has the right to expect that his insurance will be placed with a company or companies that are not only financially sound but are well-managed. There is no doubt that the average buyer is not in a position to have any comprehensive knowledge of the current financial standing of the various insurance companies, and usually takes it for granted that all licensed institutions are on a par as far as safety is concerned, and that all policies afford about the same extent or degree of coverage.

It is well known in the business that certain companies are especially well-equipped to write particular types of risks, and the insured should be furnished with this information, so that he may obtain not only the best coverage available but be sure that when the adjustment of a claim is necessary it will be handled without technical delay and confusion. If the claim is for any large amount, the collection of the money is often of vital importance to the insured, and if payment is held up for any lengthy period it may result in serious injury to his business.

In the case of property insurance, the insured is entitled to receive service from his agent or broker which will enable him to improve his risk from the safety standpoint, and which will tend to the prevention of loss at the source, which is frequently of more importance to the business man than the collection of a claim for a loss after it occurs.

IT IS a mistake for business men to assume that all agents and brokers are authorities on every type of insurance required by a large mercantile or manufacturing enterprise. In fact, one of the unfortunate factors of the insurance business, to which attention has been often directed, is the blind faith of the average insured in what is told him by his agent or broker. While the insurance man may really believe that he knows exactly what coverage is required and has supplied it in the policies sold, and also that the insured thoroughly understands the contract, yet when a claim arises, the insured may find to his sorrow that the contract does not actually contain what he thought it did.

Accordingly, it is the part of wisdom for business executives to refer their insurance problems to expert and reliable insurance men who have made a sufficient study of the various types of insurance coverage available to know what will best meet the requirements of each individual risk under consideration. By taking this course, the insured will have the satisfaction of knowing that his risk or risks are covered to the best advantage possible under the most modern contracts.

There are many cases in which business men, by availing themselves of the services of such experts, have not only effected a saving in the cost of their insurance but have also secured a coverage more in line with their individual needs. In this way, many merchants and manufacturers, who were not satisfied with the protection afforded by their existing policies or with the rate charged, have had the insuring clauses of their contracts amended so as to include certain specific risks not previously covered, and, by securing a rating of the whole proposition by the underwriters, have also obtained a reduction in the rate.

PROTECTION for risks out of the ordinary may likewise be secured, and often at a very reasonable rate, if the matter is placed in the hands of an expert. Each type of business and industry has insurance problems that are peculiar to itself. In many details for instance, the coverage required by a department store or other retail business establishment is different from that required by a hotel, or a foundry, or a printing plant. While there are certain types of insurance which should be carried by them all, there are other forms of coverage which may be needed to meet the individual requirements in one case and not in another.

By dealing specifically with the insurance problems of each individual risk, the expert insurance man is able to provide the most effective coverage available with the least waste of time and also with the least waste of money, through the elimination of unnecessary or unsuitable forms of coverage.

It is generally admitted that there are more businesses under-insured than over-insured at the present time, although many firms may be carrying insurance of one kind or another that does not adequately meet their needs for protection. Thus there is still a great potential market for various types of coverage, but the development of this market undoubtedly calls for more expert handling than has been generally given to the expansion of the insurance business in the past.

More attention will sooner or later have to be given to the enlightenment of the insuring public as to the working of the various forms of coverage, and insurance interests may

have to take a leaf out of the book of manufacturers and distributors of automobiles, refrigerators and other similar commodities in order to achieve this objective. If prospective purchasers of these well-known mechanical devices were left in ignorance of the way to obtain the best results from them in the same manner as the insured is left in ignorance concerning the working of the various clauses in his insurance policies, there would certainly not have been anything like the development in the mechanical industries that has taken place in the last ten or fifteen years.

BUYERS of insurance often complain that it is only on rare occasions that an agent or broker has ever voluntarily furnished or offered to furnish them with detailed information as to the basis upon which the rate being quoted for a particular risk was determined. In all cases where such information is able or can be secured, it is the duty of the insurance man to make certain not only that it is placed in the hands of the insured but that it is fully explained to him.

In most buildings and plants various changes are made from time to time in the physical layout, rearrangement of facilities, etc., that could just as well be made in perhaps a slightly different manner at little or no extra expense, so as to secure the lowest possible insurance rating. If the insured were informed as to the various factors, some rather remote, that are considered by the underwriters in establishing a rate for his particular class of risk,

It has been truly said that the manner in which rates for different classifications are determined, the official methods and machinery employed to fix the several classes of rates under different headings, remain a deep, dark mystery to the vast majority of insurance buyers. While it is not contended that every insurance representative should become an actuary or rating expert, he should at least be thoroughly familiar with the organized machinery of rate-making and know how to ascertain accurately just what items go into the determination of the rates for the particular classes of risks he is contacting, so that he may be able to consider and explain intelligently all these factors to those risk owners whose insurance business he is seeking.

He will then be qualified to render constructive service not only to his clients but to the insurance industry as a whole, by bringing to the attention of these rate-making boards the trend of current developments in the insurance market as he discovers these developments in his contacts with the public. Unless he does so, and is able to induce rating organizations to recognize these current developments from the standpoint of competition, he will continue to see an increasing proportion of the cream of the business absorbed by self-insurance schemes, mutual insurers and reciprocal exchanges, in which case his opportunity for earning income will be correspondingly curtailed.

LLOYD'S NON-MARINE BUSINESS IN CANADA

ONARIO Superintendent of Insurance Hartley D. McNair has issued a memorandum containing the following information as to the minimum written and losses incurred in Canada for the years 1935 and 1936 by the Non-Marine Underwriters at Lloyd's, London, as reported to the Department of Insurance by the Attorney in Canada

	1935	Net Premiums	Losses
		Written	Incurred
Fire	\$1,017,035.90	433,744.12	
Automobile	1,887,190.13	913,676.43	
Boat	1,081,815.47	510,626.63	
Aircraft	307,959.76	43,666.38	
Boiler	18,157.19	37,335.93	
Credit	1,682.50	1,682.50	
Employers Liability	4,187.81	217.65	
Hail	67,506.64	15,209.68	
Land Trans.	15,615.23	13,367.55	
Livestock	16,618.38	13,553.04	
Plate Glass	37,314.66	134.56	
Property Damage	34,125.25	53,829.71	
Public Liability	167,870.16	98,832.61	
Sickness	150.00		
Sprinkler Leakage	1,928.53		
Theft	39,269.75	4,184.95	
Weather	80.75		
Workmen's Comp.	3,197.82	99.19	
Per Prop. Damage	3,153.33		
	\$3,061,284.75	\$1,580,491.03	

U. S. F. & G. APPOINTMENTS

COLONEL SIDNEY W. BAND has been appointed Manager of the Toronto Office of the United States Fidelity and Guaranty Company. Col. Band has been with the company ever since it entered Canada in 1903 and has been Assistant Manager since 1905. His promotion has been well earned through many years of able service.

Colonel Band is well known to the insurance fraternity from coast to coast and has been one of the active officers of the Casualty Underwriters' Association ever since its inception.



J. W. MILLER, General Manager for Canada, Occidental Life Insurance Company, whose report for 1936 shows an increase in business in force of over \$82,000,000 during the year, bringing the total to \$292,768,483. Assets increased to \$37,371,107, and surplus as regards policyholders, including the paid up capital of \$1,000,000, increased to \$3,124,428. The company has a deposit of \$789,720 with the Government at Ottawa for the protection of Canadian policyholders.

His wide grasp of insurance problems and his capacity for co-operation have made him an invaluable committee member. In addition to being Manager of the Toronto Office, Colonel Band is a Director of the United States Fidelity and Guaranty Co. and Vice-President and Manager of the Fidelity Insurance Co. of Canada. He has had almost a life long military connection, having served in the Queen's Own Rifles through all ranks from private to Commanding Officer. He went overseas as second in command of the 25th Battalion.

Colonel Kirkpatrick has been promoted to the position of Resident Vice-President of the United States Fidelity & Guaranty Co. Colonel Kirkpatrick is also a Director of the United States Fidelity & Guaranty Co. and President of the Fidelity Insurance Co. of Canada. His association with the U.S.F. & G. extends over 34 years and much of the companies' prestige in the field is due to his wise guidance of their affairs.

A. E. Perry, who is in charge of the Guarantee Bond Department of the companies, has been given well merited promotion to the position of Assistant Manager. "Bert" Perry has spent practically all his business life with the U.S.F. & G. and his keen knowledge of underwriting and general grasp of insurance affairs place him with the leaders.

CHANGES IN INSURANCE BUYING HABITS

SOME significant changes in the buying habits of the public as a result of depression experiences are revealed in a survey of 7,467 new policies issued during 1936, released by Major A. C. Galbraith, general manager of the Excelsior Life Insurance Company. Two of every five policies were purchased by young people between 21 and 29 years of age, while a quarter of the total number were bought by men and women between 30 and 39 years.

Of the policies issued to people in their twenties, two out of five were issued on the long term endowment or Personal Pension "unit" system, maturing at sixty or sixty-five. One in four of the policies purchased by the "twentys" age group were on the limited payment life plans.

Other interesting facts about the insurance issued to people in their twenties show that half of the policies were for the protection of a parent, usually the mother, while a quarter were for the protection of wives.

One-third of the buyers were engaged in labor classifications, one-sixth each in mercantile pursuits, office workers and in professions.

The next largest group of buyers were men and women in their thirties. Over half of the policies were for the protection of wives or husbands, and another quarter were for the creation of estates, to be divided by will. Two out of five policies were issued for amounts over \$3,000.00. A third of the policies issued were on the long-term endowment or Personal Pension "unit" plans, maturing at ages sixty or sixty-five, while another third of the policies were issued on the ordinary or whole life plan. Three out of ten purchases in the "thirties" were in the labor classification, a quarter were in mercantile occupations, while one in eight in the professions, and another one was an office worker.

INVESTMENT IN INSURANCE INQUIRIES

Editor, Concerning Insurance:

Regarding Lutheran Aid Society of Appleton, Wis. I am taking advantage, through being a subscriber of the Toronto SATURDAY NIGHT publication for some years now, of making inquiries on the above Society, as to what dividends they would pay on a 20-pay life at age 25, say, and a report of the financial standing of this company.

S. W. F., Calgary, Alta.

Aid Association for Lutherans, with head office at Appleton, Wis., and Canadian head office at Ottawa, was organized and incorporated in 1902 and commenced business in Canada under Dominion license in 1936.

It is regularly authorized to transact business in this country as a fraternal benefit society, and has a deposit with the Government at Ottawa of \$55,228 for the protection of Canadian policyholders. It is licensed to transact life, disability and sickness insurance to



FEAR IS THE MOST POTENT ENEMY OF MANKIND!

Through the Sun Life of Canada, thousands of men and women all over the world have cooperated by means of Life Insurance to overcome that common insidious fear—anxiety for the morrow. Their future, whatever it may hold, is planned to meet the unforeseen. Loved ones are cared for, old age is safeguarded, homes are secured.

Why not become a member of the great Sun Life Family today?

SUN LIFE OF CANADA

Specialists in Accident and Sickness Insurance



The popularity of Continental Accident and Sickness Policies across Canada has made the Continental one of the largest writers of this form of insurance in the Dominion.

Give your clients the complete protection of Continental policies which are geared to modern needs . . . providing in every instance, generous coverage with the most equitable rates available today.

Associate yourself with the Continental. Take advantage of a seasoned management and hearty co-operation to enjoy greater prestige and increased income.

Write now for details of profitable contracts.

CONTINENTAL CASUALTY COMPANY

R. D. BEDOLLE, Can. Gen. Manager

EDWIN MIX, Astd. Gen. Manager

Assets Exceed \$29,000,000

Claims Paid Exceed \$165,000,000

Selected Risks / mean BIGGER DIVIDENDS for our POLICYHOLDERS

BRANCHES ACROSS CANADA

Vancouver Victoria Edmonton Calgary Winnipeg Toronto Ottawa Montreal Quebec City John Halifax

BY selecting only the highest quality risks, we are able to effect substantial savings for its policyholders, which are returned to them in the form of dividends. In 1935 \$1,998,428 were distributed in this way.

NORTHWESTERN MUTUAL FIRE ASSOCIATION
 Non-Assessable Policies Assets \$6,000,000.

SMASH!!

See that bundle in the road? It's a man, struck down by a motor car. If he has a Mutual Benefit policy, he will have full, honest coverage, with disability benefits for life, if he is permanently disabled. Last year there were 3,543 accidents with injury, by automobiles alone, recorded in the City of Toronto. Claims are paid promptly. Write for particulars.

Business and Professional Men's Lifetime Disability Policies

OVER SIXTY MILLION DOLLARS PAID OUT IN BENEFITS

MUTUAL BENEFIT HEALTH AND ACCIDENT ASSOCIATION

Head Office for Canada: 34 King St. East, Toronto

Guaranteed by Eagle, Star & British Dominions Insurance Company Ltd., of London, England





Both the Assured and the Agent benefit by association with
The Casualty Company of Canada
HEAD OFFICE TORONTO
Everything but Life Insurance—Agency Correspondence invited.
GEORGE H. GOODERHAM,
President.
A. W. EASTMURE,
Managing Director.

FOUNDED 1792

Insurance Company of North America
Canadian Head Office
Toronto
SURPLUS TO POLICYHOLDERS EXCEEDS \$61,000,000.00
H. C. MILLS, General Manager for Canada

AGAIN . . .
THE STANDARD LIFE ASSURANCE COMPANY
has declared THE ANNUAL COMPOUND BONUS ADDITION TO THE SUM **\$21** PER ASSURED OF **\$1,000**
yielding for the year to many of the older **\$10** PER members over **\$1,000** on the original sum assured with corresponding cash dividends

ASK FOR A COPY OF THE ANNUAL REPORT

The STANDARD LIFE Assurance Company EST. 1825
HEAD OFFICE 3 GEORGE STREET, EDINBURGH
HEAD OFFICE FOR CANADA, 391 St. James Street, MONTREAL

All policies are written and issued in Canada and claims are admitted and paid by the Canadian Board of Directors
WILFRID ROCKLINGTON, Branch Manager, 31 King Street West, TORONTO
J. BEDELL HAMILTON, Branch Manager, 422 Richmond Street, LONDON, ONT.
J. H. BRUCK, Branch Manager, 1010 Blackburn Building, 83 Queen Street, OTTAWA
A. G. S. GRIFFIN, Branch Manager, Room 1413, 36 James Street South, HAMILTON, ONT.

THE MONARCH LIFE ASSURANCE COMPANY
ESTABLISHED—1906
A STRONG PROGRESSIVE COMPANY
Offices from Coast to Coast

Fire and Windstorm INSURANCE
Over Half A Century of "Service with Security" Est. 1884

TESTED and PROVED by TIME
Since its inception in 1884, this organization, Western Canada's oldest Mutual Insurance Company, has maintained the policy of giving "service with security." "Portage" policy-holders enjoy complete protection at minimum rates.
Branches: WINNIPEG, REGINA, CALGARY
The PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY
PORTAGE LA PRAIRIE MAN.

SATURDAY NIGHT

the extent authorized by its articles of incorporation, constitution and laws.

At the beginning of 1936, the latest date for which Government figures are available, its total assets in Canada were \$69,849.97, while its total liabilities in this country, including reserves, amounted to \$44,245.22, showing a surplus here of \$16,604.75.

Its total admitted assets at that date were \$18,240,544.78, while its total liabilities, including reserves, amounted to \$17,275,373.64, showing a surplus over all liabilities of \$95,171.14.

As it operates on an actuarial basis, and maintains a deposit at Ottawa equal to the reserves on its certificates in force in Canada, it is safe to insure with for fraternal insurance. Information as to what dividends it would pay on a 20-pay life policy at age 23 is not available. In 1935 it paid dividends in Canada on life insurance certificates to the amount of \$2,588.51, while the amount paid in death claims was \$3,600, and in surrender values, \$729.91. At the end of 1935 it had \$834,754 insurance in force in this country.

Editor, Concerning Insurance:

Would you kindly advise me with regard to the following insurance matter: I have a \$10,000.00 non-participating policy, 30-year endowment taken out in 1933. Could I change this to participating insurance by paying up the difference in premiums of the last four years, and would it be a profitable thing to do, or would the policy be better left as it is?

The above policy is with the Sun Life. My age is 34.

—L. W. A., Brockville, Ont.

You cannot change your present policy into participating contract by paying up the difference in premiums. But, even if you could, I would not advise doing so. As your existing policy was issued at the very low non-prime rates in force a few years ago, you have an excellent contract, and it would be to your advantage to keep it in force, in my opinion, rather than switch to the other type of policy.

Editor, Concerning Insurance:

Please advise me if the Prudential Assurance Co., London, England, is safe and satisfactory in their dealings.

—E. Y. G., Brampton, Ont.

The Prudential Assurance Company Limited, of London, England, with Canadian head office at Montreal, is an old-established and reputable British company, and if you took a policy with it you would be making no mistake.

It has been in business since 1848, and has been operating in Canada under Dominion license since 1930. It has a deposit with the Government at Ottawa of \$3,997,557 for the protection of Canadian policyholders exclusively, and all claims are readily collectable. It enjoys an excellent reputation for prompt and fair claims settlements.

Editor, Concerning Insurance:

I would be grateful if you could give me information concerning an insurance company known as the Ministers Life and Casualty Union. I enclose a circular received from them.

—S. M. J., Ottawa, Ont.

The Ministers Life and Casualty Union is not an insurance company but a fraternal benefit society, with head office at Minneapolis, Minn., and Canadian head office at Toronto.

It was organized in 1900 and commenced business in 1901, and has been operating in Canada under Dominion registry since 1935. It is regularly licensed to transact business in this country as a fraternal benefit society, and has a deposit with the Government at Ottawa of \$102,910.00 for the protection of its Canadian members.

Editor, Concerning Insurance:

I would be grateful if you could give me information concerning an insurance company known as the Ministers Life and Casualty Union. I enclose a circular received from them.

—S. M. J., Ottawa, Ont.

Under the circumstances you outline, I should advise you to take out all the whole life insurance you feel you can afford, and to take it on the low premium plan. If that amount does not provide the protection you require, you could supplement it with a five or ten year term policy, or you could have a family income rider attached to the whole life policy.

By having a provision inserted in the policy or policies, guaranteeing the payment of the monthly income for a definite number of years in any event, this monthly income could be made available for your son should your wife die before she had received the monthly payments for the whole of the guaranteed period.

The task of the Industry and Labor Board will be anything but easy. The powers created by the Industrial Standards Act and the Minimum Wage Act are so great that the manner in which the Board does its work conceivably may potentially affect for good or ill the industry of the province, the volume of production and employment, and thus the welfare of all citizens. If the Board, though with perfectly good intentions, imposes too heavy burdens on business and increases business costs unduly, less business will be done. Curtailment of aggregate employment might offset, and more than offset, the increased wages obtained by a relatively few workers.

If industrial costs rise in Ontario, as a result of the operation of these two Acts, Ontario industries will lose business to industries in other provinces. Furthermore, the disparity between prices of manufactured goods and those of farm products, which has so long been an obstacle to the return of prosperity, would tend to increase. And the raising of commodity prices, due to the operation of these Acts, would make for decreased consumption of goods and thus lower living standards. It is a frightening picture. Of course the Industry and Labor Board will not wish to produce any of these unpleasant results, but it might easily do so nevertheless.

ONTARIO industry, no doubt, would feel more assurance if both the Industrial Standards and Minimum Wage Acts were more specific in their provisions, and did not place such arbitrary powers in the hands of a Board, especially a Board which may be expected, in view of its composition, to be more sympathetic to labor than to capital. The feeling in industry is that the law should state the require-

ments specifically and not leave them to be determined, and presumably from time to time to be changed, by individuals. Quebec is not doing it Ontario's way. Hon. William Tremblay, Minister of Labor for Quebec, has indicated that that province's minimum wage for men will contain specific provisions and that the law will be administered by industry and labor themselves, under the supervision of a Government Board.

It may be that Ontario's new Minimum Wage bill will be revised before being finally adopted. Not only in industry, but labor and the general public whose well-being largely depends on that of industry, may well hope so. There are, in this writer's opinion, several objectionable and even dangerous provisions in the Act. Perhaps the chief of them is the suggestion that the fixing of minimum rates of wages is only part of the function of the Industry and Labor Board, and that it will be the Board's right and duty to go on to fix wages in any way it considers "necessary for the betterment of the physical, moral and intellectual well-being of employees." The saying, "the sky's the limit," seems to apply here. While the Board now to be constituted may be reasonable enough, some future Board may not, and the implied possibility is anything but conducive to business confidence. Clearly if the bill now before the House intends that the Board shall raise wage levels from time to time, it is not properly a Minimum Wage Act. The clause authorizing the Board to "establish the maximum number of hours of labor which may regularly be worked in the business of any employer" also does not properly come within the scope of a Minimum Wage Act.

Apparently the mass of public opinion favors a minimum wage law for men, as being a measure of social progress. Decently conducted business obviously has much to gain from a good law, properly administered, for it would give it protection from unfair sweatshop competition. Labor has been led to hope that a new era of security has dawned. It will be a pity if they are all to be disappointed. The danger, as the bill stands at this writing, is that the Industry and Labor Board will sooner or later go too far with respect to minimum wages and hours of work. Instead of "minimum" wages, we may come to have the Board's conception of "fair" wages, and there are liable to be uneconomic wages and harmful to society, including labor. However, as we have said, the bill may be revised.

A Policy that Satisfies

There are so many opportunities for quibbling in settling an Insurance Claim, that it is a restful satisfaction to have a policy in the "Union of Canton."

UNION INSURANCE SOCIETY OF CANTON LTD
ESTABLISHED 1835
ASSETS \$31,000,000.00

Head Office for Canada, Toronto
COLIN E. SWORD, Manager for Canada
J. W. BINNIE, Associate Manager (Montreal)

ALLIANCE ASSURANCE COMPANY LTD
of London, England
Established 1824
ASSETS (INCLUDING LIFE FUNDS) EXCEED \$150,000,000
FIRE AUTOMOBILE CASUALTY
Head Office for Canada—MONTREAL—E. KENYON, Manager
Applications for Agencies Invited
Toronto General Agents—ALFRED W. SMITH, SON & RIDOUT, LTD.—36 Toronto St.—Phone ELgin 5445

CENTRAL MANUFACTURERS Mutual Insurance Company
1201 Concourse Building—TORONTO—Elgin 7207
MUTUAL FIRE and AUTOMOBILE INSURANCE
Net Cash Surplus, \$2,254,877.28
Annual Cash Dividends Since 1876; Present Rate 25%

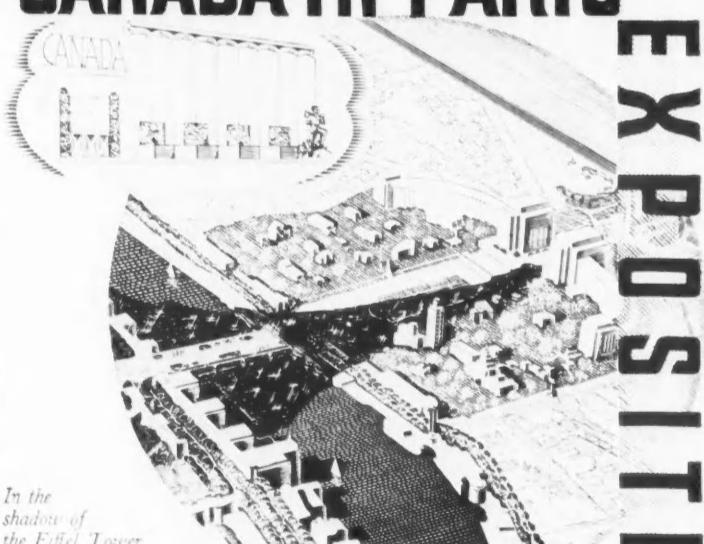


Financing Canadian Industries

The Dominion Bank invites applications for credit to develop sound Canadian business. The funds entrusted to it belong in the main to Canadian depositors. The Bank therefore welcomes opportunities of extending credit to undertakings which employ Canadian labour and create new Canadian wealth. 446

THE DOMINION BANK
ESTABLISHED 1871

Paid up Capital - - - - - \$7,000,000
Reserve Fund and Undivided Profits \$7,668,977

CANADA IN PARIS

In the shadow of the Eiffel Tower

CANADA'S place among the trading nations of the world will be well demonstrated this year, when this Dominion participates along with nearly 50 foreign countries in the great International Exposition at Paris.

The Exposition, as the title suggests, is not primarily a commercial undertaking, but the Canadian Pavilion will accept industrial exhibits provided they are artistic, educational and indicative of modern scientific development in industry. For instance, a manufacturer's product may be shown provided the stages through which the raw material passes to make a finished article are exhibited.

The Exposition itself will be a magnificent attraction for people from all over the world and if you are going to Europe this year you will want to see how well Canada is represented at Paris.

Enquiries as to display space should be made without delay to the Canadian Government Exhibition Commission

EXPOSITION 1937
DEPARTMENT OF TRADE AND COMMERCE
Hon. W. D. Egle, M.P.
Minister
OTTAWA
J. G. Parmelee
Deputy Minister

QUEBEC MANITOU
BOUGHT—SOLD—QUOTED
Information Upon Request

DRAPER DOBIE & CO.
MEMBERS
THE TORONTO STOCK EXCHANGE
330 BAY ST., AD. 9171
TORONTO

COMPANY REPORTS

STEEL CO. OF CANADA

THE report of Steel Company of Canada, covering 1936 operations, shows profits of \$4.01 per share on the combined preferred and ordinary stock, compared with \$3.31 in 1935. After all expenses, depreciation and all taxes, manufacturing profits from operations, including subsidiaries, amounted to \$2,688,114. With the addition of interest and income from investments and profit from the sale of securities, which, combined, amounted to \$404,605, total income for the year was \$3,092,719. Interest on funded debt called for \$206,036, leaving \$2,886,683 available for dividends, equal to the \$4.01 indicated above.

Quarterly dividends at the rate of 7 per cent. yearly were paid on the preference shares, and, besides, the four quarterly dividends aggregating \$1.75 per share on the common stock, an additional dividend of \$2 per share was declared, payable Feb. 1, 1937, towards equalizing the dividends heretofore paid on the ordinary and preference shares. Payment of this additional dividend reduces to \$8 per share the amount by which the ordinary shares have received less dividends per share than the preference.

From the remaining profits, directors authorized, subject to approval by shareholders, the transfer of \$200,000 to the pension fund and \$100,000 to the benefit fund, leaving \$406,942 to be added to surplus.

The above distributions practically equal the total year's earnings, apart from income from investments and sale of securities. "Except for the unusual conditions which surround our ordinary shares," Ross H. McMaster, President, states, "under the decision of the Privy Council, the distribution of annual profits to such an extent would not be justified because of the constant need of accumulated profits for purposes of expansion. As announced when the first equalization dividend was declared, such future payments at all times must depend upon the action the directors may take, having regard to the company's business, its needs for working capital, and other relevant matters."

An increase of more than \$1,000,000 is revealed in net working capital, which totals \$17,599,004. Cash increased over \$200,000 and call loans were up \$1,572,000, while receivables showed a gain of over a million dollars. Inventories were moderately higher and holdings of Dominion bonds, etc., were reduced by \$1,268,000. The switch from bonds to call loans gives liquidity, enabling the company to go forward immediately with replacement.

INTERNATIONAL NICKEL

ANNUAL report of International Nickel Company of Canada for 1936 shows no profit at a new high of \$36,865,526, after all charges, including \$8,446,629 for taxes and \$7,814,731 for depreciation. That was equal to \$2.39 per share of common stock, after full preferred dividend needs, compared with \$1.65 per share in 1935.

Earned surplus rose from \$44,994,192.55 as of the close of 1935 to \$59,896,143.55 as of Dec. 31, 1936. Cash increased from \$30,475,311.32 to \$34,871,895.34 during the same period. The annual report also gives the figures for the fourth quarter of 1936, when net profit of \$9,836,116.28 was earned, as compared with \$9,572,105.83 in the third quarter. Figures for the four quarters show that the company's earnings available for common stock dividends were 54 cents, 59 cents, 62 cents and 64 cents per share, respectively.

Sales of nickel in all forms increased from 129,850,267 pounds in 1935 to 168,927,980 pounds in 1936, a gain of 39 per cent. Estimated world deliveries of nickel in all forms from all sources during 1936 were slightly in excess of 200,000,000 pounds, as compared with the estimate of 140,000,000 pounds for the previous year. There was thus recorded the fourth successive annual increase in world consumption.

Sales of molybdenum, nickel-copper



JAMES S. DUNCAN, who was elected Vice-President of the Massey-Harris Company at a recent meeting of the Board of Directors. He has had a wide and varied experience in practically all countries in which the company operates.

alloy, made direct from Creighton ore, increased from 13,411,624 pounds to 16,730,789 pounds, or 24 per cent., and sales of pure rolled nickel increased 70 per cent. to 15,856,614 pounds, and of the nickel-chromium alloy, Inconel, 20 per cent. to 731,952 pounds.

Copper sales were up 14 per cent. to a total of 265,954,589 pounds, despite the fact that there was no increase in copper consumption during 1936 outside of the United States. Because of the American tariff of 4 cents per pound, the company sells no copper in the United States.

Sales of the platinum metals increased from 128,874 ounces to 220,980 ounces, and of gold from 69,944 ounces to 73,142 ounces. There was a decrease in silver sales from 3,160,222 ounces to 2,425,332 ounces.

Sales of selenium were up to 107,791 pounds from 72,616 pounds in the previous year, while only 2,567 pounds of tellurium were sold as compared with 3,987 pounds in 1935.

Commenting on the year's results, Robert C. Stanley, Chairman and President of the company, writes:

"Throughout 1936 your company's business continued to improve. Sales of nickel exceeded those of any prior year and were 30 per cent. greater than the volume reported for 1935. Sales of copper and the platinum metals were also substantially greater than in any previous year and better prices for these metals were obtained.

"Your company's plants were operated at capacity and an all-time peak production of metals was established. From an efficiency standpoint the results were gratifying and many econ-



F. A. ST-GERMAIN, Managing Director of the Commerce Mutual Fire Insurance Company, of St. Hyacinthe, Que., whose annual report for 1936 again shows a very satisfactory year.

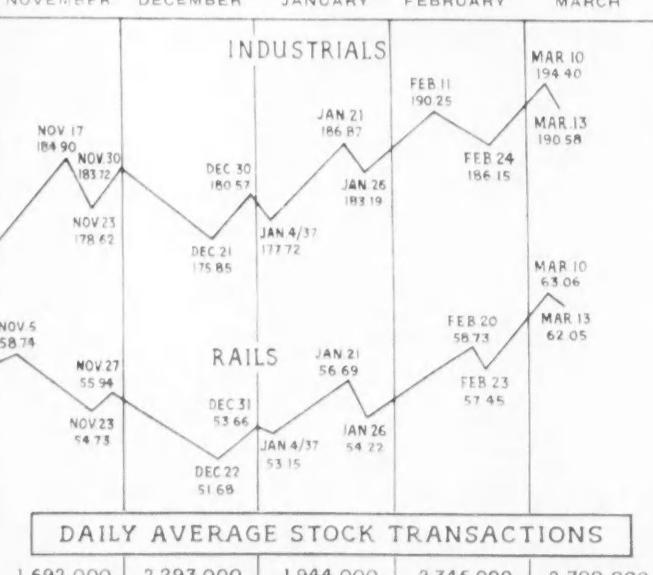
BUSINESS AND MARKET FORECAST

(Continued from Page 25)

tion already registered is under way, however, the test of the market's underlying strength will come on the rally which succeeds the setback. If prices, on such a rally, carry into new high ground, the up-trnd will have again been reconfirmed. On the other hand, if the rally refuses to go into new high ground and succeeding recession then carries below the support points from which the rally started, there would be cause for concern. This is the downward zig-zag pattern by which the two averages have often announced an important reversal in the market's trend.

DOW JONES STOCK AVERAGES

NOVEMBER DECEMBER JANUARY FEBRUARY MARCH



Safe--Sound--Secure International Loan Company

BALANCE SHEET AS AT DECEMBER 31, 1936

ASSETS	
Mortgages and Agreements: (Including Accrued Interest):	
First Mortgages and Clean Title Agreements	\$ 989,286.59
Real Estate, Clean Title	73,922.31
Cash on Hand and in Bank:	
Cash on Hand	\$ 1,732.53
Royal Bank of Canada	35,238.58
Canadian Bank of Commerce	752.83
Less Outstanding Cheques	37,723.94
	2,761.72
	34,962.22
	\$1,097,341.12
LIABILITIES	
Liabilities to the Public	NR
Deferred Earnings:	
Unearned Discounts re Agreements Purchased	960.20
Capital, Surplus and Reserve:	
Capital Authorized	\$20,000,000.00
Capital Subscribed	\$ 5,116,900.00
Capital Paid Up	330,394.73
Reserve and Undivided Profits	65,386.19
Reserve for Contingencies	100,000.00
	\$1,096,380.92
	\$1,097,341.12

We have audited the books of International Loan Company for the year ending December 31st, 1936, and hereby certify the above Balance Sheet to be, in our opinion, properly drawn up so as to exhibit the true and correct financial position of the Company as at December 31st, 1936, and to be in accordance with the books and records. The cash and bank balances have been verified by us and we find them to be correct. We have received all the information and explanations required, and, in our opinion, all transactions that have come within our notice have been within the objects and powers of the Company.

DAVID COOPER & COMPANY, Accountants and Auditors.
H. F. M. ROSS, M.A. Vice-President Managing Director, Sec. Treas.
ANDREW WISHART Geo. W. ARGUE, Clifford Dick,
M.D. M. M. L. B.

HEAD OFFICE: 304 TRUST & LOAN BLDG., WINNIPEG

Borsalino— HATS

Finest high-grade hats in the World.
Internationally famous for correct styling and distinctive smartness. On display at all leading hat stores throughout Canada.

"There is no substitute for Quality"

A Record of Progress

End of Year	Admitted Assets	Life Insurance for Year	Life Insurance in Force
1921	\$3,695,192.97	\$9,939,786.16	\$39,510,770.28
1926	13,585,653.44	16,646,914.37	102,776,728.64
1931	21,127,800.61	30,683,373.00	156,785,021.44
1936	37,371,017.04	80,128,594.10	292,768,183.16

CAPITAL STOCK—FULLY PAID—ONE MILLION DOLLARS

Surplus as regards policyholders—\$83,124,428.21
Income over Disbursements—\$5,028,930.16
Insurance GAIN during 1936—\$82,291,096.88

occidental life insurance co.

(of California)
Desirable Agency Openings Available

J. W. MILLER
General Manager for Canada
CANADIAN HEAD OFFICE—
Bank of Commerce Bldg.—
LONDON, ONTARIO

14 Insurance Exchange Bldg.,
18 Toronto St.—Elgin 1052



It's time to
Turn the LONG FACE
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WHAT OUR ECONOMIC SYSTEM IS

Why Labor Benefits More Than Capital From Increasing Production of Goods and Lowering of Living Costs

PRESIDENT ROOSEVELT entered upon his office in a time of great economic disorder and depression, worldwide in extent, when all governments were resorting to extraordinary measures to mitigate the distress of their peoples. Now that natural recuperative forces are clearly in action, says the National City Bank of New York in its monthly letter, it may be assumed that the emergency measures will be of diminishing importance and that the President, with the large party majority behind him, will desire to "consolidate" both the political and economic gains.

How and why do these emergencies occur? When the depression spread like a contagion from industry to industry and country to country a cry went up that the "economic system" had "broken down," and must be radically made over, but this had been said in every previous depression, all of which were succeeded by periods of prosperity, rising to levels of common welfare unknown before; and now the greatest of all depressions is passing.

That the system is open to the charge of instability must be admitted, but the fact that, like the political system, it is a voluntary association of individuals who are free to change their minds, and also a progressive system, involves a degree of instability. The long struggle for social progress has been characterized by insistent demands for freedom of individual initiative and action, and it is not clear how far we want to reverse ourselves on this. On the other hand, the modern economic system is dependent upon order and cooperation among its members.

There could be no advance in learning or industry without the specialization of labor and the exchange of knowledge and services. The interdependence of all parts of the economic system is as certain as any of the natural laws upon which our existence depends.

The historic record is a continuous story of social advancement: new arts, new services, new products, new employments, new enjoyments, and always new possibilities giving zest to life. Within the range of memory electricity, the telephone, the automobile, the moving picture, the radio, the airplane have been developed into commercial uses, and every industry rendering services to the public continuously made over by improvements. Steel and its alloys, the oil industry, modern printing, modern paper-making, the modern newspaper, modern engineering, modern plumbing, modern heating and refrigeration, and so on without end, are the same record. Moreover, life has been lengthened, health protected, hygiene, medicine and surgery advanced, education extended, culture broadened, and the common standard of comfort and usefulness has been raised. And all of this has resulted from freedom of individual initiative, with specialization in research, learning and industry. Vital principles of social progress.

THE complexity of the system due to growth in the volume and variety of its services is an evident cause of misunderstandings and disagreements. In the days of production by hand tools and of trade between neighbors, the economic system was all open to view, but when the materials of industry come from all parts of the world, when thousands of workers are employed by thousands of shareholders without any personal relations, and when industrial products and services are constantly changing, and prices, wages and profits with them—the possibilities of misunderstanding and disagreements are infinitely increased. Nevertheless, we cannot abandon the system, for its complexities result from its benefits.

The growing importance of capital in production doubtless is a major cause of misunderstandings but the use of capital is in increasing the productivity of labor and also lessening its hardships. All capital investments originate in the employment of labor, as seen in the construction and equipment of railroads, factories and useful works of all kinds; moreover, these works afford lasting employment to labor in the production of goods and services for general use, and finally, the wage workers themselves are the principal purchasers of the products and not only want them but would like to have more of them.

Thus, the gains of technical progress go ultimately to the great body of the people, profit of this is afforded by the leading industries mentioned above, and particularly those in which large capital is required.

THE iron and steel industry is often mentioned as one that in its nature is monopolistic, and noble fortunes made in it are named as conclusive proof, but recently an event occurred which has bearing on this with the opening of the great bridge across San Francisco-Oakland Bay. Great bridges are triumphs of engineering science, and have marked the progress of all the physical sciences. This one is not only the greatest bridge in the world physically but in the versatility of its engineering, including all features of construction. And it is a surpassing monument to the iron and steel industry.

The first bridge on this continent to win world fame was the Victoria Bridge over the St. Lawrence River at Montreal completed in 1859. For many years pictures of this bridge appeared in American school books as one of the most notable engineering structures in the world. It was built of wrought iron, tubular in design, 16 feet wide, carried a single railroad track and was designed for

a train load of 1 ton to the linear foot. The iron work of the original bridge (from England) weighed 9,944 tons, and the total contract price was \$6,813,333. In 1898 this superstructure was torn down, foundations enlarged and a steel superstructure erected, and named the Victoria Jubilee Bridge, which stands today. This is 6,592 feet long, about 69 feet wide, carries two railway tracks, an electric car line, and a vehicular highway 16 feet wide, and was designed for a train load on each track, of two locomotives weighing 284,000 lbs each followed by a train load weighing 4,000 pounds per foot. This bridge required 44,000,000 pounds of steel (22,000 tons) which came from the United States, and the total contract price for the construction was \$1,883,678.

Had he gone on with a breakdown of the Ford Company's 1½ cent share it would have been shown that in the past the greater part of this has been used to enlarge the plant and give more employment.

This is the record of one of the most successful industrial companies. The reader may surmise the probable profit rates of others in its line. Why are they so small, when competitors are so few as to suggest that they have a monopoly? Is not the answer partly in an inborn urge to excel, and partly in the fact that if any competitor loses favor with the public it will go the way of so many predecessors? The industry is dominated by conditions to which individual members must conform, as truly as are the members of its assembly lines. The outstanding fact in this industry, as in iron and steel, is the extraordinary services to the public—not the fact that great fortunes have been made. If the industries had been owned by the public through the government, no less capital would have been required, and no better plan of obtaining it could be found than by retaining it from the savings the industries were accomplishing for the public.

WHY, then, the unemployment and poverty problems, admitted to exist? The first reply is that unemployment and poverty were known long before the modern economic system could be charged with them, and that notwithstanding the vast increase of population made possible by the "machine civilization" they have been greatly mitigated by it. Formerly the principal relief for the masses was by the high death rate, but in modern times vast numbers are supported by new industries and employments in a state of security and comfort before unknown. Moreover, the rise in the common standard of living has stimulated hopes and expectations, and made all classes more sensitive to suffering and anxious to relieve it.

But the gains made possible by the modern economic system cannot be had without compliance with the principles upon which the system itself depends. This is as true of the system as a whole as of any single industry or any of the system's structures or machines. In every kind of organization the parts must work together harmoniously or the productive capacity will be partially "unemployed".

Co-operation depends upon mutual confidence and an understanding of mutual interests.

Which class in the aggregate—employers or employees—gains most by industrial progress, an increasing production of necessities and comforts, the lowering of living costs, etc., and which loses most by all derangements and disorders which slow down or obstruct the services of the economic system? Which class constitutes the largest body of consumers?

Nothing is more certain than that all the groups of the economic system are supplying each other, and that prosperity depends upon the orderly and truly reciprocal exchange of services. Moreover, it is a fundamental mistake to believe, as so many do, that the most important relationship is that between employers and employees in the different industries; in fact the most important relationship is that between the groups employers and employees of each group together. The relations between employers and employees of single industries are comparatively simple and usually adjusted without widespread disturbance. Unemployment on a large scale generally results from causes outside of this relationship, as illustrated by War. Always it is because the "system" is disorganized and "team-work" is lacking.

GOLD CAMPS GROW

GOLD is now being produced in seven of the nine Provinces of Canada and in the Yukon and North West Territories. In British Columbia, Ontario, Nova Scotia and the Yukon gold was produced during the last century but the great expansion of the output has taken place in the last two decades. Most of the recent discoveries have been made on the Canadian shield, on an arc stretching from Lake Chibougamau, 250 miles north west of Quebec City, to Great Bear Lake in the North West Territories. A decade ago the gold production of this entire region came from two localities only, the Porcupine and Kirkland Lake districts of Ontario. At present there are found along this arc about twenty separate and distinct localities where important outputs of precious metals are being obtained. If those places where development is under way are included, the number of mining camps rises to forty.

PAPER FOR PACKAGING

THE use of paper as a packaging material has undergone marked expansion in Canada in recent years. The industry which produces paper boxes and bags has now a larger output value than wooden boxes, crates and barrels and cotton and jute bags, all combined. It has as well the highest output value in the paper-using trades. The value of the output in the paper box and bag industry has also shown steady advance for three successive years, the gain in that period being well up to 40 per cent.



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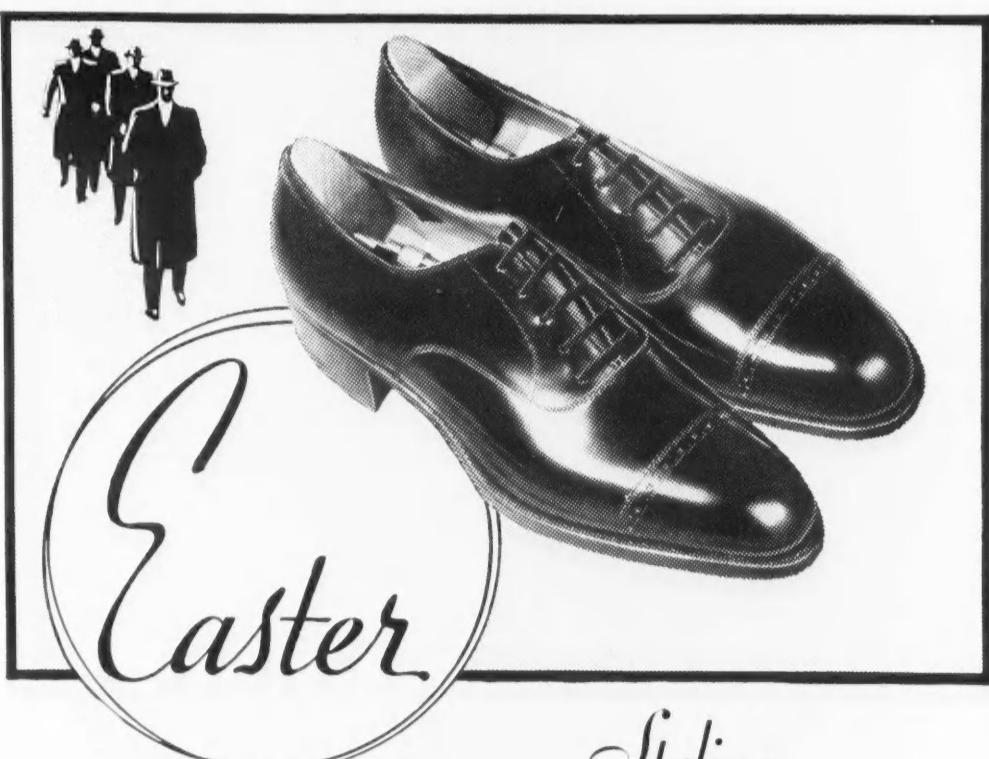


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CANADA'S BALANCE OF PAYMENT

Dominion Gradually Paying Off Its Foreign Debt—Is No Longer Greatly in Need of Investment from Abroad

GOLD included, the total value of Canadian commodity exports for the past year exceeded the value of commodity imports by \$150 million. Except for those years of high prices, 1917 to 1919, this excess constitutes a record, says the Royal Bank of Canada in its monthly letter. The expenditures of foreign tourists in Canada in 1936 exceeded those of Canadian tourists abroad by \$165 million. Adding the two items just mentioned gives a net national income from abroad of \$615 million, to be discussed under the heading of the year's balance of payments.

Canadian commodity exports alone had a value of \$950 million in 1936. Including commodity exports, freight, insurance, moving picture royalties, charitable donations and a number of other minor items in which receipts and expenditures tend to offset one another, the total income of Canada from abroad during the year amounted to \$1,481 million. By dispensing with such items and discussing only the expenditure of the \$615 million mentioned in the first paragraph, it is possible to attain a much clearer picture of the balance of payments.

As against this amount of revenue let us examine major items of expenditure. Under this heading we do not include the amounts paid for commodities and services bought abroad, since such expenditures are already accounted for in arriving at the figure of \$615 million.

The first major item of expenditure to be charged against this total is \$250 million to cover interest and dividends on foreign capital invested in Canada. The second major item is \$250 million of reduction in outstanding debt.

One of the remarkable financial developments of the past year has been the large-scale refinancing of those Canadian securities having two

or three-way payment clauses. During the depression, Canadian corporations had great difficulty meeting foreign payments when Canadian funds were at discount. They have taken advantage of improved conditions in home and foreign money markets to replace a large quantity of such securities with securities payable only in Canadian funds. In this process it was found advantageous to pay off an appreciable proportion of their foreign debt and borrow the funds for such refinancing at home. The estimates of the Dominion Bureau of Statistics indicate that Canadian governments and corporations retired foreign maturities to the extent of \$250 million during this past year.

IN THE more elaborate discussion of this general subject, in the recent publication of the Dominion Bureau of Statistics, "A Preliminary Survey of Canada's Balance of Payments in 1936," it will be found that there is about \$90 million of Canadian expenditures included under the heading of errors and omissions. If more recent figures of tourist expenditures had been included in the Bureau's calculations, their total of the amount for which they could not account would have been increased to \$115 million.

It is estimated that Canadians purchased \$108 million worth of securities from abroad (not including the maturing issues previously mentioned), and that they sold \$110 million worth of securities in other countries. Security purchases, then, unless they are much larger than estimated by the Bureau, do not account for this \$115 million.

Year by year the large exports of Canada give Canadians control over a vast amount of foreign exchange. Each year, these balances of payments are estimated as closely as possible by the Dominion Bureau of Statistics and in almost every year the resulting estimates have given us a better picture of our receipts from abroad than they have of our expenditures, with the result that over the period, 1911-1926, the best figures available covering such receipts and expenditures are out of balance by more than \$2,000 million. It would seem that either Canadians own a greater volume of foreign securities than is commonly supposed, or that Canadian tourists spend more abroad than we think, or that there are other methods of spending money untraced by the Bureau. This \$2,000 million lack of balance between expenditures and receipts has constituted the basis of a series of technical papers by Professor Frank A. Knox of Queen's University. In these papers he has made careful use of all statistics (both official and unofficial) available on the subject and has also employed the methods worked out for such calculations by Professor Viner.

Foreign investments in Canada have increased. Canadian investments abroad have also increased. On balance, Canada is probably gradually improving her position, but the improvement may not have been as rapid as that apparently indicated by the balance of payment statistics. Canada has room for further investment from abroad but, contrary to the opinion general in foreign countries, Canada is not in great need of foreign capital. Funds are sufficiently plentiful so that new foreign investment in Canada will probably be offset, or more than offset, by increased holdings of foreign securities and by the repatriation of Canadian securities owned abroad. Year by year Canada is gradually paying off her debt, but thus taking place so slowly that it can no longer be said that Canadian economy is typical of a country needing foreign capital.

TAXATION AND CONSUMER

(Continued from Page 25)
not cover income from investments and other sources outside of their regular employment. Very soon the companies were required to make returns of their dividend disbursements, however. Bearer bond coupons continued a worry to the tax collectors until about three years ago when the familiar "pink slip" made its appearance in the bank teller's cage. Ottawa now has a small army of clerks engaged in classifying this information, and has extended its check on individual returns.

But it is still at sea in respect to receipts from rent, income from notes and other personal loans, and earnings "on the side" by those who are secretaries of lodges, or church organists, or casual writers or singers, or who delve in other remunerative by-ways. So far as professional men and small business operators are concerned, the government still has to depend on honesty.

THHEREFORE while the collection system has been developed, the loopholes are still wide. There is the case of the flagrant "farmer" who reported his income as only what was left after all his family's expenditures, including some life insurance premiums. We doubt if many butchers or grocers take the trouble to value goods taken from stock for their own consumption. Of course the class of butcher or grocer who eats off his shelves may be beneath the dignity of the income tax altogether. But doctors and lawyers are certainly worthy of notice, yet few of them ever pay tax on the value of advice consumed at home, from which we might infer that such advice in their opinion is of no value.

A further gap in personal income tax in Canada arises from the ignoring of capital profits and losses. The investor who receives five per cent interest on a bond, pays income tax on that amount of income. A second investor may put the same amount of principal into something which is not paying interest or dividend, and sell it a year later at an advance of five per cent, bringing the same net result to him, but without the obligation of paying tax. In the United States, they do include capital profits and losses, the difficulties are great, and the incidence is not entirely just, because in the experience of so many investors and traders, profits which have been accumulated over several years are sometimes wiped out within a single year, and the tax system never seems prepared to refund all the taxes that were paid on these profits.

Estate and inheritance taxes are another class in which considerable reliance has to be placed on the good faith of the executor. Here again the trust company or other independent party is usually right in his observance of the law. The family executor, who may at the same time be a beneficiary, cannot be relied upon so fully. If on

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The pages of *The Stock Market Barometer* are interspersed with many reminiscences and sophisticated suggestions, all interesting to students of the price movement.

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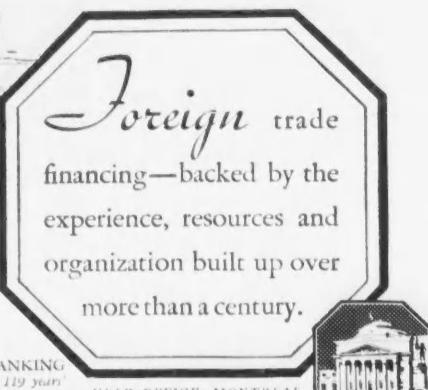
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MILK—CONSUMER AND SELLER

Examination of Present Distribution System Indicates That Much Current Criticism is Without Real Basis

BY N. R. MCLELLAN

JUDGING by the number of letters written to the editors of newspapers and periodicals on the subject of milk and what happens to it after it is drawn from the cow, milk appears to be a subject of interest to a great number of people. This is natural enough, as most people use milk in some form, and as a large part of the population is engaged either wholly or in part in the production, processing or distribution of milk.

Although it is a commodity of extremely innocent appearance, milk is the direct cause from time to time of considerable controversy. The chief reason for this is, no doubt, that the dairy industry is bound more closely to personalities than is any other industry. Cows are owned and operated by farmers—usually independent capitalists who know that they must make their way in the world by somehow out-witting their natural enemies, the city people. These city people receive bottled milk at their doorsteps each morning and therefore they are constantly reminded of being intimately a part of the dairying industry. The

people who distribute the milk are in many cases farmers who have followed their dairy products into the city, and, finally learning over a period of years that they could not economically be both farmers and distributors at the same time, have given up the farm. One of the main deciding reasons for their giving up the farm has been that one farm could not provide them with the steady supply of milk required by their customers, and that no one could operate or correlate the operations of the number of farms necessary.

Canadian milk production increased considerably during the depression. From 1926 to 1929 inclusive the yearly average remained at about fourteen and half billion pounds. From 1930 on, farmers turned more and more to the production of milk because it was a business that after all, in spite of its troubles, made regular year-in and year-out returns in cash. Also, prices paid to the farmers for milk did not decline as much as other farm prices. And the milk product manufacturers and milk distributors were able to pro-

vide a market for the farmer's output. For these reasons, production increased in 1930 to fifteen billion pounds; in 1931 to fifteen billion seven hundred million. During 1932 it rose another two hundred million. By 1933 it had gone over the sixteen billion mark. The year 1934 saw a further increase of three hundred million. Since that time production has tended to level out, but it has continued at a high point—well over sixteen billion pounds. With the rise of prices for other agricultural commodities, the various governmental departments now advocate that the farmers should turn their attention to other things, such as the raising of hogs, instead of trying to sell their milk on a crowded market. But dairying still has the attraction for the farmer of giving in Canada the largest single source of farm income.

CANADIAN consumers do not drink all this milk. Improved methods of sanitation and the constant reiteration of milk sellers of the medically

established fact that milk is the most nearly perfect food have helped to increase the per capita consumption by approximately one-third in a generation. Still, less than one-third of the milk produced in Canada is sold on the fluid market. Until the development of ice cream and later of dry and evaporated milk, the only market for this extra milk was butter and cheese. Since the turn of the century, however, almost every year has seen additional uses for milk. Consumption of the products manufactured from milk, except butter, has almost doubled. This has aided materially in broadening and consolidating a more dependable market for the whole twelve months of the year.

"Surplus" milk is a term applied generally to this milk produced for sale by dairy farms in excess of the amount which urban dwellers consume in fluid form. The farmer receives less for his surplus milk than he does for his fluid milk. The reason is that most of the products into which this surplus milk is made may be shipped all over the country. Therefore these products, such as butter, cheese, etc., are subject to competition from all sections of the country. And their selling prices are determined by national market conditions. For instance, butter in Ontario cannot sell for much more than it does in Quebec, as holders of butter in Quebec would quickly ship directly to Ontario, bringing prices to prevailing nation-wide levels. It is against this nation-wide price that the farmer's surplus milk has to compete.

The farmer receives his highest price for fluid milk sold to urban centres. The reason for this is partly the increased cost to the farmer of producing milk under the strict city regulations, and partly that fluid milk cannot be economically brought from very far away from the city, so that the competitive area is limited.

Distributing costs of this fluid milk are also necessarily considerable. They, of course, vary from city to city, but there remain always the inescapable minimum expenses involved in transporting on schedule and with the greatest possible celerity a perishable product that requires the utmost in sanitary handling.

Behind the apparently simple delivery system in every city there are large numbers of workers engaged in pasteurizing, bottling, capping, refrigerating and in washing and sterilizing the machines which make it possible for the city dweller to get the safest and best milk in the world. Every avenue of economy is constantly being explored to cut down distribution costs, as the margin of net profit is extremely small, averaging at best only a fraction of a cent a quart. The distributing companies conduct their affairs with one of the smallest spreads between profit and loss to be found in any commercial activity.

IT IS sometimes contended by authors of letters to newspaper editors that a saving could be gained by having one organization make all the deliveries, and thus doing away with duplication of routes. In this, however, there would be very little saving in wagons, horses or the number of routemen employed, for at the present time all the wagons go out loaded, and the same amount of milk would have to be delivered under any system. At present the milkman spends 80 per cent. of his time on his wagon. With compact routes, the milkman would not have to drive so far, and he would therefore spend less time on his wagon; but the only saving would be in time saved for the milkman—and that out of only 20 per cent. of his whole time. He would still have to be paid the same wage that he now receives; his horse and wagon would have to be maintained as at present. No material monetary saving in the expense of fluid milk delivery could be made by turning distribution over to any one single organization.

The experience of Wellington, New Zealand, (population 143,000) tends to confirm this conclusion. Milk distribution has been municipalized in Wellington, but the selling price to the consumer has remained at the Canadian average, while the farmers are not receiving more than they do here.

Another opinion encountered in letters to the editors is that the average selling price of fluid milk is the same as the retail price per bottled quart. The fact is that wholesale and hospital prices are usually several cents below the retail figure. So that the average price which the distributors receive for their fluid milk is considerably less than the much publicized amount on which amateur economists customarily calculate profits in the milk business.

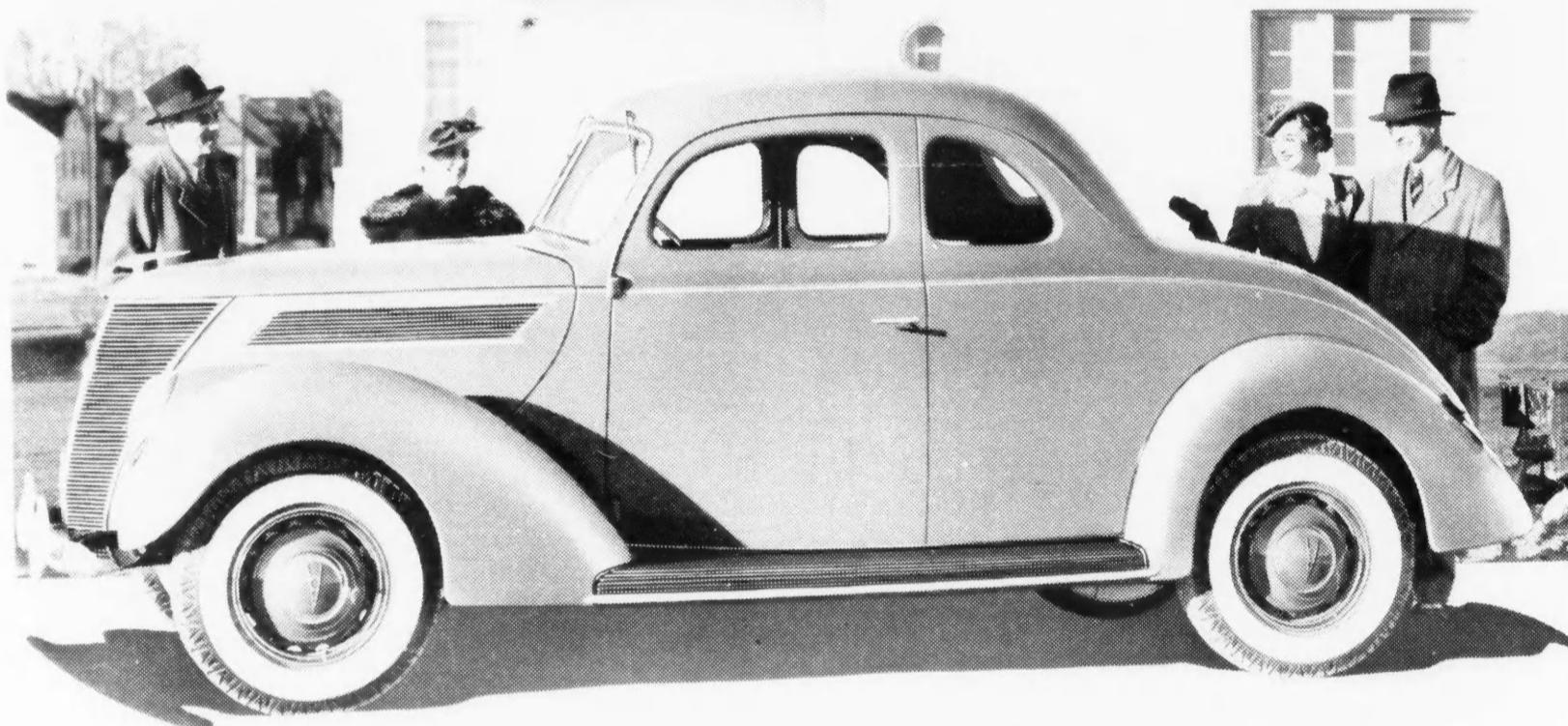
RADIO IN CANADA

RADIO broadcasting has now been carried on in Canada on a general scale for more than a dozen years. In the fiscal year 1922-23 fifty-two licences were granted for private, commercial and amateur broadcasting. Some eleven years later the number of broadcasting stations licensed was 74. At the end of the fiscal year closing March 1935, the number of private receiving sets licensed was 812,335 as compared with 421,146 for the year 1930. Broadcasting is carried on in Canada by both private and government stations, general supervision being exercised by the Canadian Radio Broadcasting Commission, which also operates its own networks.

B. C. MINERALS

BRITISH Columbia stands second among the provinces of Canada in the importance of its mineral development. In the value of its mineral production the Pacific Province is surpassed only by Ontario. Metals—especially gold, silver, copper, lead and zinc—play the leading part in its mineral output. Platinum and cadmium are also included in the list of its metallic products. Among other minerals coal is much the most prominent. British Columbia has shared largely in the recent increased mineral activity of Canada.

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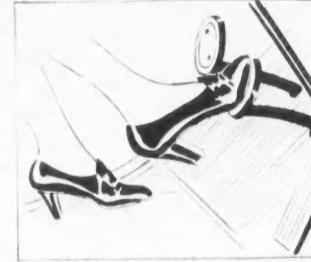
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Easy-Action Safety Brakes—all-steel body

Brake response is instant—a quicker straight-line stop. Car momentum is used to help stop the car. Feather-light pedal pressure. The Ford Easy-Action Safety Brakes are of cable and conduit control type. "The safety of steel from pedal to wheel." The Ford body is all steel too—welded into a single unit of great protective strength. Safety Glass all around at no additional charge.



Big-car comfort and roominess

The spacious, relaxed riding comfort you associate with cars of much higher price is another quality feature of the new Ford V-8. Refinements of Ford Centres-Poise design, all the head, leg and arm room six passengers need, and deep, restful seat and back cushions make the new Ford V-8 the comfort car for 1937. You'll want to ride in it—drive it. See your dealer about taking out a new Ford V-8.

TUNE IN *Ford Sunday Evening Hour . . . 9 P. M.,
E. S. T., Columbia Broadcasting System.*

The Quality Car in the Low-Priced Field